

City of Cleveland, TN Consolidated Plan

2014-2019

Annual Action Plan 2014-2015 Program Year

City of Cleveland, TN

Development & Engineering Services

CDBG Program

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TABLE OF CONTENTS

EXECUTIVE SUMMARY	2
CITIZEN PARTICIPATION PROCESS	4
NEEDS ASSESSMENT	12
HOUSING MARKET ANALYSIS	50
STRATEGIC PLAN	74
Goals Summary	91
ANNUAL ACTION PLAN	103
Annual Goals and Objectives	104

Executive Summary

ES-05 Executive Summary - 24 CFR 91.200(c), 91.220(b)

1. Introduction

This document is the 5 Year Consolidated Plan (Con Plan) for Housing and Community Development for the City of Cleveland, Tennessee. The Con Plan covers the period commencing July 1, 2014 and concluding on June 30, 2019. Con Plans are a requirement of the U.S. Department of Housing and Urban Development for jurisdictions such as Cleveland that receive Community Development Block Grant (CDBG) funds. The City anticipates receiving \$352,335 for the first program year starting July 1, 2014. Annual funding in that approximate amount is expected for program years two through five.

The Consolidated Plan has several primary sections including a Housing Needs Assessment that assesses needs for affordable housing, homelessness, special needs populations, and non-housing community development needs. The Con Plan also includes a Housing Market Analysis that evaluates existing housing stock and resources. There is a Strategic Plan that outlines objectives for the five-year planning period and a 1 Year Annual Action Plan that sets goals and allocates funding for the upcoming year between various eligible activities and projects. Other sections found in the Con Plan address the methodology for citizen participation and the institutional structure for delivering services and programs.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment

The Con Plan identified six overarching priority community development and affordable housing needs:

1. Affordable housing for renters and homebuyers;
2. Public awareness of fair housing laws and lead-based paint requirements;
3. Transitional and supportive housing needs;
4. Housing and supportive services for the elderly and disabled;
5. Code enforcement; and
6. Public facility and infrastructure improvement.

From these priorities and within the context of limited funding resources, four goals were developed with the following proposed CDBG allocations for program year 2014/2015:

- | | |
|----------------------------|-----------|
| 1. Code Enforcement | \$63,000 |
| 2. Public Improvements | \$219,335 |
| 3. Planning/Administration | \$70,000 |

3. Evaluation of past performance

The above allocation of resources continues successful initiatives and partnerships built during previous program years. The City of Cleveland has been very successful in attacking affordable housing standards and neighborhood quality issues with targeted codes enforcement and improvements to neighborhood infrastructure. Likewise, the City's affordable housing initiatives have relied on working in partnership with area non-profit providers to leverage additional housing resources and expertise. The specific projects proposed for the first year Action Plan are largely the result of the City's evaluation of how similar earlier activities have performed.

4. Summary of citizen participation process and consultation process

During the consolidated planning process, the City of Cleveland consulted with a wide variety of housing and service organizations, civic organizations, neighborhood residents and groups, Departments of local government, elected officials, and others. The list of key consultations is included in this document. The organizations and groups consulted covered the major providers of affordable housing, emergency housing, special needs housing, community facilities, services for youth, elderly, and disabled. There were also consultations with the sections of government supplying public community centers, parks, recreation, and open space, public works such as sidewalk, street, water/sewer, and stormwater improvements, and with public safety officers focused on permitting and code compliance within CDBG target areas.

In addition to the one on one consultations, the City also held three public meetings with public hearings attached to the first and last meetings. These meetings/hearings were well attended and interpretative services were available for Spanish speakers. The second public meeting was a work session where attendees were broken into six small groups, given maps of the CDBG target area, and asked to develop their own SWOT (strengths-weaknesses-opportunities-threats) analysis.

5. Summary of public comments

Public comments are attached as an appendix to the Consolidated Plan.

The Process

PR-05 Lead & Responsible Agencies 24 CFR 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
Lead Agency	CLEVELAND	
CDBG Administrator		

Table 1 – Responsible Agencies

Narrative

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

The following table provides a list of partners, agencies, and organizations consulted and contacted during the Consolidated Planning process.

AGENCY	ADDRESS	CONTACT
Habitat for Humanity	P.O. Box 303	Matt Carlson
Cleveland Emergency Shelter	P.O. Box 3297	Dwight Donohoo
Cleveland Housing Authority	P.O. Box 2846	Paul Dillinger
South Cleveland Community Center	1334 South Church	Rita Hannah
Bradley County Health Dept.	201 Dooley Street	Eloise Waters
Bradley/Cleveland Community Services Agency	P.O. Box 3297	Demetrius Ramsey
Life Bridges	P.O. Box 29	Diana Jackson
NAACP-Bradley County Branch	P.O. Box 4922	Lawrence Armstrong
Dept. of Human Services	950 Starvue Drive, Suite 6	Ronnie Moses
Family Resource Agency	3680 Michigan Avenue	Angie Benefield
Hiwassee Mental Health Center	940 South Ocoee Street	David Franz
Horizon Square Apartments	2324 Georgetown Road	Wendy Quigley
Workforce Development Agency	P.O. Box 4757	Rick Layne
Ocoee Outreach	2707 North Ocoee St.	Randy Bonner
Reality House/Halfway House	360 Worth Street	Ben Salicco
United Way of Bradley County	P.O. Box 193	Matt Ryerson
SETHRA	P.O. Box 909	Ray Evans
River County Assoc. of Realtors	2070 Candies Lane	Tara Hampton
100 Black Men	P.O. Box 5677	Ronnie Arnold
Bradley Initiative for Church and Community	P.O. Box 5404	Brenda Hughes
Douglas-Cherokee Economic Authority	P.O. Box 1218	Susan Luker
Southeast Tennessee Development District	P.O. Box 4757	Chuck Hammonds
Families First	450 Starvue	Geraldine Elam
Bradley Initiative Credit Union	1075 Blythe Avenue	Denis Collins
Caring Place	130 Wildwood Avenue	Reba Terry
Impact Cleveland	1075 Blythe Avenue	Dustin Tommey
Blythe Neighborhood Association	Email address only	Kim Lorello
Inman Street Historical Group	P.O. Box 4524	Alma Dodson
Planning Commission Members		
City Council and Mayor		

Highlighted agencies above were directly consulted.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

During the consolidated planning process, the City of Cleveland consulted with a wide variety of housing and service organizations, civic organizations, neighborhood residents and groups, Departments of local government, elected officials, and others. The list of key consultations is included in this document. The organizations and groups consulted covered the major providers of affordable housing, emergency housing, special needs housing, community facilities, services for youth, elderly, and disabled. There were also consultations with the sections of government supplying public community centers, parks, recreation, and open space, public works such as sidewalk, street, water/sewer, and stormwater improvements, and with public safety officers focused on permitting and code compliance within CDBG target areas.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

The City of Cleveland works closely with the Cleveland Emergency Shelter, the only emergency shelter for homeless persons within the jurisdiction. The Cleveland Shelter is part of the Continuum of Care and actively participates in the CoC planning process. Although Cleveland has not been a direct entitlement jurisdiction for the Emergency Shelter Grant (ESG) program, they do participate and receive funding under the State of Tennessee's small cities program administered by the Tennessee Housing and Development Agency (THDA). The City of Cleveland matches the ESG program with assistance to the Cleveland Shelter. The shelter provides more than just emergency housing, it also provides employment training in-house, life skills training, and helps reduce homelessness by helping with utilities, deposits, and correcting arrearages.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

As described above, the City of Cleveland works most often with the Cleveland Emergency Shelter on meeting the needs homeless persons and families. The Shelter has future plans for a transitional shelter to better enable the homeless to move from a shelter situation to a more independent living arrangement in a unit of their own. There is also concern over the lack of adequate accommodations for the chronic homeless that experience recurring episodes of homelessness for longer periods of time. The City will continue to work with the Cleveland Shelter, the CoC, and other potential providers and partners involved in these initiatives.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

There are numerous other sources of public entities investing in community development improvements in Cleveland. The CoC and the role of the Cleveland Emergency Shelter and their receipt of Emergency Shelter Grant funds through HUD via the State of Tennessee were described previously. Likewise, Habitat has received SHOP grants from HUD and the Bradley Cleveland Community Service Agency receives LIHEAP funds from the Department of Energy and CHDO funds from HUD, again via the State of Tennessee. The Cleveland Public Housing Authority is actively applying for funding to redevelop their sites to reduce density, attain additional housing vouchers, and provide additional open space. All of these efforts, initiatives, and partnerships between local agencies and other entities of government are supported by the City of Cleveland and leverage its community development work with those organizations and in the same targeted neighborhoods. The Consolidated Planning process has taken these into account by consulting and planning with these agencies. Where and whenever possible the City of Cleveland strategically commits its resources to further those efforts.

Narrative:

Key consultations were done as individual interviews. In most cases the jurisdiction has been working with these organizations on community development and affordable housing issues for some time. Consultation and coordination with the CoC, the Cleveland Emergency Shelter, the Cleveland Housing Authority, Habitat for Humanity, the Bradley Cleveland Community Services Agency, and the United Way of Bradley County are particularly noteworthy as each is an important partner with the City on meeting community development and affordable housing needs. The first three of these agencies and how they work with the City are described either previously in this section or in later sections of the Consolidated Plan document focused on homeless and public housing needs.

The City has a working relationship with Habitat for Humanity of Cleveland. In the past the City and Habitat have collaborated on developing individual properties, tracts of land, and on helping finance low to moderate income buyers. Habitat for Humanity's business approach is to develop without debt to keep the cost of homebuying as affordable as possible for their buyers. Their needs are programming that increases the affordability and availability of opportunities for homeownership, and land at low cost. They are also starting a rehab program called Brush With Kindness in part of the CDBG target area. As a partner with the City, Habitat also brings considerable leverage per each house developed by way of their standard \$50,000 sponsorship per house from a local business or other entity. The City of Cleveland foresees continuing this collaboration as strategic opportunities arise.

The Bradley Cleveland Community Services Agency administers a wide variety of self-sufficiency and community service programs. These include weatherization assistance through the federal LIHEAP program, homebuyer education as a certified THDA counseling agency, job training programs, and the education and dissemination of fair housing information. In addition, the Bradley Cleveland CSA owns and operates rental housing, has been a state certified Community Housing Development Organization (CHDO) since 1993, operates a senior activity center and nutrition center next Cleveland public housing. The City actively participates with them on many of these initiatives located with the CDBG target areas and is a sponsor of their twice annual Health Fair.

The United Way of Bradley County has an initiative called Impact Cleveland that is coalescing collaboration around housing and neighborhood development issues. As such they have embraced the mentality of working with neighborhood groups, particularly groups with community development and affordable housing needs. Their initial focus is on the Blythe Neighborhood located within the CDBG target area and a low to moderate income neighborhood, and they are funding an administrative full-time Impact Cleveland position. The City plans on coordinating closely with this new initiative and strategically supporting its mission where that mission compliments and leverages their own community development programming. Impact Cleveland is early in its planning phase, but sees the following as its leading goals: housing rehabilitation; social revitalization and community events; neighborhood safety; developing leadership; and workforce development.

PR-15 Citizen Participation

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Three public meetings were held for the 5-Year Consolidated Plan, the first meeting with a public hearing on January 30, 2014 was at City Hall and its purpose was to introduce and describe the consolidated planning process, present Consolidated Plan summary data, and field questions and solicit input from the general public and other stakeholders. Twenty-one persons attended the public hearing. Newspaper announcements, website announcements, and invitations were used to advertise the meeting. Information was translated to Spanish to allow for input for the Hispanic population on the website.

The second public meeting was held on March 11, 2014 in the Blythe Neighborhood, the purpose being to provide more detailed information of housing affordability issues requested at the first meeting, explain and describe the Community Development Block Grant Program, and to spend significant time in small working groups identifying housing and community development needs through an interactive mapping exercise and SWOT analysis. Twenty-eight persons attended the second meeting. Attendees included community representatives, city partners including United Way and Habitat for Humanity, and city department officials. There was also an Hispanic translator at the meeting to translate the powerpoint slide information and discussion for the Spanish speaking attendees.

The third public meeting with a public hearing on April 17, 2014 was located at City Hall and was a more formal presentation on the draft Consolidated Plan, its recommendations, goals, and suggested funding allocations. A translator was also on hand to translate the information presented and any discussion.

Public advertisement methods are included as an Appendix to the Consolidated Plan. In general, meetings were advertised in the local paper, in a Hispanic publication, on the City of Cleveland's website in both English and Spanish, and an extensive list of service providers and interested parties were directly emailed. A Spanish interpreter was available (without a public request) at the second and third meetings. Surveys (both in English and Spanish) were also available at each meeting, through City departments, and directly sent to service providers soliciting input on community needs and Consolidated Plan strategies.

All the community outreach efforts, comments, and input are available in the Appendix.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach
1	Public Meeting	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>
2	<p>Newspaper Ad</p> <p>Legal Ads</p> <p>News Releases</p> <p>Direct mailings</p>	<p>Minorities</p> <p>Non-English Speaking - Specify other language: Spanish</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>

Sort Order	Mode of Outreach	Target of Outreach
3	Internet Outreach Email notifications/reminders Surveys	Minorities Non-English Speaking - Specify other language: Spanish Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing
4	Public Hearing	Minorities Non-English Speaking - Specify other language: Hispanic Persons with disabilities Non-targeted/broad community Residents of Public and Assisted Housing

Table 2 – Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

Many housing, homeless, special needs, and community development needs of the city were identified during the Consolidated Planning process through community input and relevant data. It is to be noted that the Community Development Block Grant (CDBG) funds received by the city are limited in uses and allocation and may not fully be able to address all of the needs. The city expects to collaborate and partner with other agencies and departments to work toward solutions for the needs identified.

NA-10 Housing Needs Assessment - 24 CFR 91.205 (a,b,c)

Highlighted Housing Needs

- Affordable rental housing for renters with incomes less than 50% area median income (AMI)
- Affordable housing programs for elderly homeowners
- Emergency living arrangements for victims of intimate partner and domestic violence
- Affordable rental and homebuyer opportunities for small related non-elderly households
- Emergency and transitional housing for families in need and with interruptions in income

Demographics	Base Year: 2000	Most Recent Year: 2010	% Change
Population	37,192	40,507	9%
Households	15,114	16,103	7%
Median Income	\$30,098.00	\$36,270.00	21%

Table 3 - Housing Needs Assessment Demographics

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Number of Households Table

	0-30% HAMFI	>30-50% HAMFI	>50-80% HAMFI	>80-100% HAMFI	>100% HAMFI
Total Households *	2,210	2,380	2,340	1,615	7,555
Small Family Households *	620	940	910	675	3,940
Large Family Households *	64	40	245	105	420
Household contains at least one person 62-74 years of age	304	510	355	300	1,580
Household contains at least one person age 75 or older	220	300	310	155	760
Households with one or more children 6 years old or younger *	435	439	690	269	600
* the highest income category for these family types is >80% HAMFI					

Table 4 - Total Households Table

Data Source: 2006-2010 CHAS

Housing Needs Summary Tables

1. Housing Problems (Households with one of the listed needs)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Substandard Housing - Lacking complete plumbing or kitchen facilities	55	100	0	4	159	0	0	0	0	0
Severely Overcrowded - With >1.51 people per room (and complete kitchen and plumbing)	0	25	35	0	60	0	0	0	0	0
Overcrowded - With 1.01-1.5 people per room (and none of the above problems)	80	30	165	10	285	0	0	10	0	10
Housing cost burden greater than 50% of income (and none of the above problems)	1,130	530	95	15	1,770	220	135	100	70	525

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
Housing cost burden greater than 30% of income (and none of the above problems)	160	770	500	145	1,575	50	210	360	130	750
Zero/negative Income (and none of the above problems)	115	0	0	0	115	70	0	0	0	70

Table 5 – Housing Problems Table

Data 2006-2010 CHAS
Source:

2. Housing Problems 2 (Households with one or more Severe Housing Problems: Lacks kitchen or complete plumbing, severe overcrowding, severe cost burden)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0- 30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Having 1 or more of four housing problems	1,265	690	295	30	2,280	220	135	110	70	535
Having none of four housing problems	455	1,065	1,185	945	3,650	80	490	750	570	1,890
Household has negative income, but none of the other housing problems	115	0	0	0	115	70	0	0	0	70

Table 6 – Housing Problems 2

Data 2006-2010 CHAS
Source:

3. Cost Burden > 30%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	490	625	235	1,350	20	99	285	404
Large Related	64	15	30	109	0	15	30	45
Elderly	185	340	80	605	160	159	100	419
Other	640	420	320	1,380	95	60	45	200
Total need by income	1,379	1,400	665	3,444	275	333	460	1,068

Table 7 – Cost Burden > 30%

Data 2006-2010 CHAS
Source:

4. Cost Burden > 50%

	Renter				Owner			
	0-30% AMI	>30-50% AMI	>50-80% AMI	Total	0-30% AMI	>30-50% AMI	>50-80% AMI	Total
NUMBER OF HOUSEHOLDS								
Small Related	440	230	0	670	20	74	60	154
Large Related	24	0	10	34	0	15	30	45
Elderly	95	175	40	310	135	29	10	174
Other	615	130	45	790	70	10	0	80
Total need by income	1,174	535	95	1,804	225	128	100	453

Table 8 – Cost Burden > 50%

Data 2006-2010 CHAS
Source:

5. Crowding (More than one person per room)

	Renter					Owner				
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	>80- 100% AMI	Total
NUMBER OF HOUSEHOLDS										
Single family households	74	55	150	10	289	0	0	10	0	10
Multiple, unrelated family households	4	0	40	0	44	0	0	0	0	0
Other, non-family households	0	0	10	0	10	0	0	0	0	0
Total need by income	78	55	200	10	343	0	0	10	0	10

Table 9 – Crowding Information – 1/2

Data Source: 2006-2010 CHAS

	Renter				Owner			
	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total	0-30% AMI	>30- 50% AMI	>50- 80% AMI	Total
Households with Children Present	0	0	0	0	0	0	0	0

Table 10 – Crowding Information – 2/2

Data Source:
Comments:

Describe the number and type of single person households in need of housing assistance.

Consolidated Plan data indicate there are nearly 5,000 one-person households in Cleveland accounting for over 30% of all households. This is slightly higher, around 3-4%, than the percentage for one-person households in Tennessee. In Cleveland approximately 1/3 of all households have one or more people aged 60 years or older. Applying that percentage to the 5,000 one-person households suggests that conservatively there are over 1600 elderly-headed one-person households. Forty-eight (48) % of Cleveland households have incomes less than \$35,000, which is a typical threshold for theorizing housing assistance needs. Applying that percentage to the over 1600 elderly-headed one-person households further suggests that there are 800 or more of those households with limited incomes, the majority of those with incomes less than \$25,000. This population is worth pointing out because they often have fixed incomes, many low to very low, to cover housing and utility costs. They also may experience difficulties with maintaining their homes and properties due to lack of income and physical limitations.

On the other end of the spectrum from elderly households are much younger single persons just starting out. Nearly 16% of Cleveland's population is aged 18 to 24 years. This is notable since it is nearly a third higher than that for Tennessee (9.4%). This is most likely a reflection of the several universities located in Cleveland. From a housing assistance standpoint, it can be expected that these single-family households will soon be forming family households and purchasing homes or be in the market for apartments with multiple bedrooms. Again assessing the income characteristics of Cleveland households, there will be a significant number of these singles and families who will need assistance with purchasing, such as help with downpayment and closing costs, and/or rental assistance.

Estimate the number and type of families in need of housing assistance who are disabled or victims of domestic violence, dating violence, sexual assault and stalking.

According the U.S. Department of Justice, Bureau of Justice Statistics, the overall rate of intimate partner violence has decreased from 1994 to 2010 from 9.8 victimizations per 1,000 persons aged 12 or older to 3.6 per 1,000 persons. Intimate partner violence includes rape, sexual assault, robbery, aggravated assault, and simple assault by a current or former spouse, boyfriend, or girlfriend. Four of five victims were female and females aged 18 to 34 experienced the highest rates of violence. In addition, females living in households comprised of one female adult with children experienced intimate partner violence at a rate more than 10 times higher than households with married adults with children and 6 times higher than households with one female only.

Additional data from the Department of Justice reports that in 2012 the rate of rape/sexual assault was 1.3 out of 1000, and the rate of domestic violence was 4.8 out of 1,000. Domestic violence, unlike intimate partner violence, includes violence by an intimate partner defined above or by any other family member.

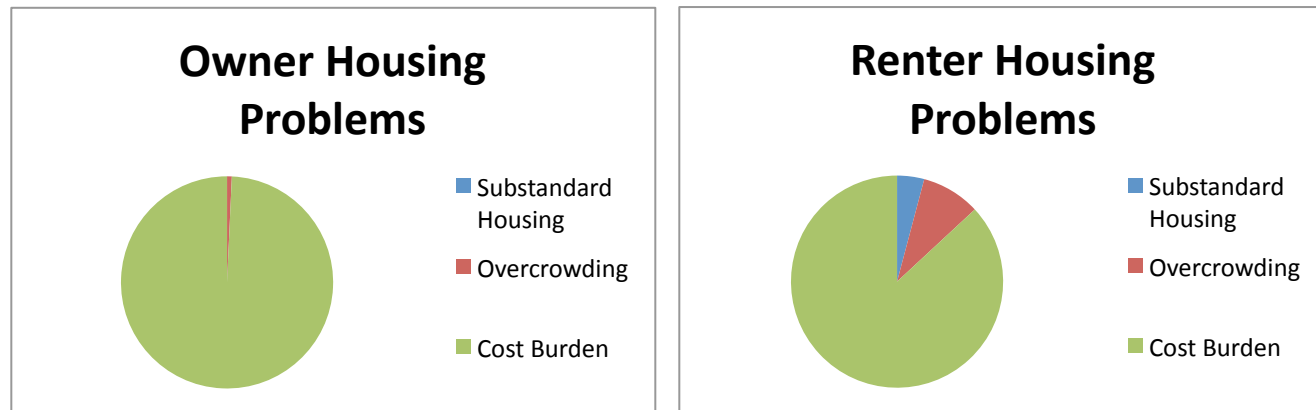
The Bureau of Justice defines stalking as the making of unwanted phone calls, sending unsolicited or unwanted letter or emails, following or spying, showing up at places without reason, waiting at places for a victim, leaving unwanted items, or posting information or spreading rumors about the victim. In 2012, an estimated 14 of every 1,000 persons age 18 or older were victims of stalking. About half experienced at least one unwanted contact per week and 11% reported being stalked for 5 years or longer. Thirty-four per 1,000 stalked persons were divorced or separated by their stalker and 3 in 4 stalking victims knew their offender.

Although extrapolating national numbers to Cleveland is not exact, doing so would suggest that the number of residents being victimized by intimate partner violence, domestic violence, rape/sexual assault, and/or stalking could very likely be in the hundreds. The majority of these victims would be female, married, divorced or separated, 18 or older, and a large number would have children.

What are the most common housing problems?

Housing problems analyzed as part of the Consolidated Plan consist of three categories, substandard housing lacking complete plumbing or kitchen facilities, overcrowding, and/or cost burden as measured by the ratio of housing cost (including utilities) to gross income. Overcrowding is further broken into overcrowding (1.01 to 1.5 persons per room) and severe overcrowding (>1.51 persons per room). Cost burden is also broken into two subcategories, cost burden greater than 30% of gross income and severe cost burden greater than 50% of gross income.

Analyzing the Consolidated Plan CHAS data shows that cost burden is by far the most common housing problem. Over 4700 renter and owner households experience cost burden. This represents approximately 30% of Cleveland households.



Overcrowding is not a problem with owner households, only 10 households are overcrowded and none are severely overcrowded. However, there are overcrowding issues with nearly 350 renter households, although only 17% are severely overcrowded. Overcrowding does not nearly impact the same number of households as cost burden.

The last category of housing problem, substandard housing, is non-existent for owner households with none reported in the CHAS data set. However, as was the case with overcrowding, there are over 150 rental households living in substandard housing lacking complete plumbing or kitchen facilities. Given the severity of these physical conditions they likely have a disproportionate impact on their residents lives and on the livability of the neighborhoods they are found in. Even though they may not fall to the level of substandard, comments at the Consolidated Plan public hearings and received in surveys also pointed to maintenance issues for rental properties, particularly those attributed to absentee landlords in low to moderate income neighborhoods.

Are any populations/household types more affected than others by these problems?

The next section addresses housing problems for renters and owners in more detail and as experienced by different household types and low to moderate income groups.

Housing Cost Burden >30% and <50% of Gross Income by Household Type and Income Group:

The tables below show the number of renters by household type and income group that have cost burdens greater than 30%. For example, if they have a gross monthly income of \$2500 they are paying between \$750 and \$1250 monthly for rent and utilities. This restricts the income left over to pay for transportation, food, education, and other standard expenses.

The top half of the above table shows that 3,444 low to moderate income households are cost burdened. Over 17% of these households were elderly households, whose needs were discussed in a previous section. There are slightly more cost burdened households with incomes between 30-50% of Area Median Income (AMI) than households of lesser incomes between 0-30% of AMI. While at first this may seem reversed from what would be expected, the lower the income the more likely cost burdened, it is partially offset by very low income households receiving rent subsidies or living in public housing whose rents are capped at 30% of their income. Those households are not considered cost burdened and therefore not included in these tables.

Renter >30% Cost Burden by Income Group				
Household Income	0-30% AMI*	>30-50% AMI	>50-80% AMI	TOTAL Low-Mod
Number of Households	1,379	1,400	665	3,444
<i>Elderly households</i>	<i>185</i>	<i>340</i>	<i>80</i>	<i>605</i>
Renter >30% Cost Burden by Household Type				
Small Related (2-4 persons) non-elderly	490	625	235	1350
Large Related (4+ persons) non-elderly	64	15	30	109

The bottom half of the above table clearly indicates that cost burden is a much greater problem, overall number wise, for smaller households versus larger households. There are over 10 times as many small households cost burdened as large households. Smaller households often have few members earning

incomes and working. This data could be pointing to a shortage of affordable one and two bedroom rental units.

The tables below show the number of owners by household type and income group that have cost burdens greater than 30%.

Owner >30% Cost Burden by Income Group				
Household Income	0-30% AMI*	>30-50% AMI	>50-80% AMI	TOTAL Low-Mod
Number of Households	275	333	460	1,068
<i>Elderly households</i>	<i>160</i>	<i>159</i>	<i>100</i>	<i>419</i>
Owner>30% Cost Burden by Household Type				
Small Related (2-4 persons) non-elderly	20	99	285	404
Large Related (4+ persons) non-elderly	0	15	30	45

Over 1,000 low to moderate income homeowners are cost burdened, paying more than 30% of their gross incomes for mortgage principle and interest, taxes, insurance, and utilities. The top half of the table makes several different points. In no particular order, more homeowners with incomes between 50-80% of AMI are cost burdened than homeowners in the income groups below them. Also, the majority of cost burdened homeowners with extremely low incomes, 0-30% AMI, are elderly, and nearly 50% of the cost burdened homeowners with incomes between 30-50% are elderly. Although not exclusively a problem for the elderly, it's evident that elderly homeowners are at extra danger of being cost burdened.

The bottom half of the table, like was the case with renters, shows that small related households are again 10 times as likely to be cost burdened as large households. Unlike the renters, the small related households that are cost burdened are predominately in the 50-80% AMI range.

When contrasting cost burden between renters and owners, the biggest difference is that there are over three times as many low-moderate income renters cost burdened than owners. And a closer look at cost burden by the different income groups shows that the lowest rental income groups are even more likely cost burdened compared to the corresponding owner groups. This again suggests a lack of affordable rental housing for lower income households. The fact that owner cost burden is largely an elderly homeowner problem versus rental cost burden being more of a lack of income problem strongly supports keeping these differences in mind when developing housing policies and a public response.

Housing Cost Burden >50% of Gross Income by Household Type and Income Group:

The tables below show the number of renters by household type and income group that have cost burdens greater than 50%. For example, if they have a gross monthly income of \$2500 they are paying more than \$1250 monthly for rent and utilities. These households are considered severely cost burdened and the residual income left over to pay for transportation, food, education, and other standard expenses is severely restricted and insufficient.

Renter >50% Severe Cost Burden by Income Group				
Household Income	0-30% AMI*	>30-50% AMI	>50-80% AMI	TOTAL Low-Mod
Number of Households	1,174	535	95	1,804
<i>Elderly households</i>	95	175	40	310
Renter >50% Severe Cost Burden by Household Type				
Small Related (2-4 persons) non-elderly	440	230	0	670
Large Related (4+ persons) non-elderly	24	0	10	34

The top half of the above table shows that 1,804 low to moderate income households are severely cost burdened. Although the actual number of severely cost burdened households is much less, a similar percentage of these households are elderly households. The most significant difference between the severely cost burdened and the previously discussed households with cost burdens between 30-50% is that the majority of the severely cost burdened are in the lowest income group. As pointed out above, this table does not include households receiving rent subsidies or living in public housing whose rents are capped at 30% of their income.

The bottom half of the above table clearly indicates that severe cost burden is again a much greater problem, overall number wise, for smaller households versus larger households by an even wider margin. Unlike the data for the income groups with lower cost burdens between 30-50%, the severely cost burdened small households increase as incomes decrease. This data continues to strongly suggest a shortage of affordable one and two bedroom rental units. The tables below show the number of owners by household type and income group that have severe cost burdens greater than 50%.

Owner >50% Severe Cost Burden by Income Group				
Household Income	0-30% AMI*	>30-50% AMI	>50-80% AMI	TOTAL Low-Mod
Number of Households	275	333	460	1,068
<i>Elderly households</i>	160	159	100	419
Owner>50% Severe Cost Burden by Household Type				
Small Related (2-4 persons) non-elderly	20	99	285	404
Large Related (4+ persons) non-elderly	0	15	30	45

Over 1,000 low to moderate income homeowners are severely cost burdened, paying more than 50% of their gross incomes for mortgage principle and interest, taxes, insurance, and utilities. The top half of the table makes several different points. In no particular order, more homeowners with incomes between 50-80% of AMI are severely cost burdened than homeowners in the income groups below them. Also, the majority of severely cost burdened homeowners with extremely low incomes, 0-30% AMI, are elderly, and nearly 50% of the severely cost burdened homeowners with incomes between 30-50% are elderly. Although not exclusively a problem for the elderly, it's evident that elderly homeowners are at extra danger of being severely cost burdened. This continues to be a refrain in the analysis of the Consolidated Plan data. The bottom half of the table, like was the case with renters, shows that small related households are again nearly 10 times as likely to be severely cost burdened as large households. Unlike the renters, the small related owner households that are severely cost burdened are predominately in the 50-80% AMI range.

When comparing and contrasting cost burden between renters and owners, the biggest difference from what was seen for households with cost burdens between 30-50% is that the number of households affected is much more even. There are 1,800 severely cost burdened renters and pushing 1,100 severely cost burdened owners. And a closer look at severe cost burden by the different income groups shows that the lowest rental income groups are similarly more likely severely cost burdened compared to the corresponding owner groups. This again suggests a lack of affordable rental housing for lower income households. The fact that owner cost burden is largely an elderly homeowner problem versus rental cost burden being more of a lack of income problem strongly supports keeping these differences in mind when developing housing policies and a public response.

The other point to be made when comparing and contrasting cost burden to severe cost burden for the same income groups is that the cost of utilities and energy efficiency of the homes likely play a much bigger role in causing severe cost burden. Assuming that to a certain extent the rents are similar, the cost that could be causing a household to be severely cost burdened versus just cost burdened (>50% of gross income versus 30-50%) is likely the cost of heating and cooling the unit.

Describe the characteristics and needs of Low-income individuals and families with children (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered 91.205(c)/91.305(c)). Also discuss the needs of formerly homeless families and individuals who are receiving rapid re-housing assistance and are nearing the termination of that assistance

There are a number of characteristics and needs of low income individuals and families that could place them in imminent risk of either residing in shelters or becoming unsheltered. The section below discusses housing characteristics based on Consolidated Plan data that could be predictive of becoming homeless. This section discusses several non-housing characteristics that can also lead to homelessness or exacerbate existing housing characteristics to the point of homelessness. These non-housing characteristics are generally categorized as being income related.

According to Con Plan data the unemployment rate in Cleveland is nearly 10% (9.1%), and the poverty rate is over 21% compared to 16.5% for Tennessee. Of the over 8,000 persons in poverty, 60% of them are in family households. 1500 families in the 12 months prior to the data collection had incomes below the poverty level. 250 of these families were owner occupants, but as could be predicted the vast majority, over 1200 families, were renter occupants.

Educational attainment and its links to earnings also must be addressed when discussing the risk of homelessness. In Cleveland, 3,339 persons between the ages of 18 and 64 (13%) have no high school diploma. Over 1000 of these persons completed less than 9th grade. The median earnings of persons completing less than 9th grade are approximately \$16,000 and \$21,511 for those completing 9th grade but without a high school diploma. Both of these median earnings are below the poverty level and point to households that are cost burdened and that have limited housing options.

Specify particular housing characteristics that have been linked with instability and an increased risk of homelessness

Both renter and owner households with >50% cost burden are at an increased risk of homelessness. This would be especially true for those households with the lowest incomes and the largest families who would have the most trouble finding replacement options should they have to move. These households are often characterized as being one step away from homelessness and highly susceptible to even minor reductions in income, medical emergencies, and unreliable personal transportation. The Consolidated Plan data indicates there are over 2800 severely cost burdened households, and approximately 50% of them have incomes less than 30% AMI. Other groups that can be at heightened risk of homelessness are the groups of renters and owners living in substandard housing conditions. While their actual numbers are far fewer than severely cost burdened households, they are living in conditions that have a lack of plumbing or kitchen facilities. In most cases this is not by choice but rather because of economic necessity. Their other options are limited. The Consolidated Plan data indicates there are over 150 renters in this situation.

NA-15 Disproportionately Greater Need: Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The table below assesses disproportionate impact of housing problems on different races and ethnicities by income group. A fuller discussion on disproportional need by the designated racial and ethnic groups is found in a later section.

Disproportional need in this table is defined as when the percentage of racial or ethnic households experiencing one or more housing problems exceeds by 10% or more the percentage of all households in a jurisdiction experiencing those same housing problems. In this table the housing problems evaluated are:

- Lacks complete kitchen facilities
- Lacks complete plumbing facilities
- Overcrowding: more than one person per room
- Cost burden greater than 30%

To make identifying the racial and ethnic groups with a disproportionately greater need according to this assessment clearer, the data/cells where disproportionate need is present are highlighted and bolded.

HOUSEHOLD INCOME	0-30% AMI	30-50% AMI	50-80% AMI
RACE/ETHNICITY	Percentage with 1 or more Housing Problems		
Jurisdiction as a whole	78.04	80.58	41.45
White	76.65	79.69	39.50
Black/African American	87.17	82.35	21.92
Asian	100.00	100.00	100.00
Amer. Indian, Alaska Native	100.00	100.00	100.00
Pacific Islander	na	na	na
Hispanic	80.00	76.66	63.63

*na means there were no persons reported within that race/ethnicity

0%-30% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,920	345	195
White	1,560	280	195
Black / African American	170	25	0
Asian	40	0	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	100	25	0

Table 11 - Disproportionally Greater Need 0 - 30% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

30%-50% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,930	465	0
White	1,550	395	0
Black / African American	140	30	0
Asian	25	0	0
American Indian, Alaska Native	55	0	0
Pacific Islander	0	0	0
Hispanic	115	35	0

Table 12 - Disproportionally Greater Need 30 - 50% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

50%-80% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,080	1,525	0
White	885	1,355	0
Black / African American	25	89	0
Asian	10	0	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	140	80	0

Table 13 - Disproportionally Greater Need 50 - 80% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

80%-100% of Area Median Income

Housing Problems	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	340	1,240	0
White	310	1,105	0
Black / African American	0	65	0
Asian	30	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	30	0

Table 14 - Disproportionally Greater Need 80 - 100% AMI

Data Source: 2006-2010 CHAS

*The four housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than one person per room, 4. Cost Burden greater than 30%

NA-20 Disproportionately Greater Need: Severe Housing Problems – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

Introduction

The table below assesses disproportionate impact of *severe* housing problems on different races and ethnicities by income group. A fuller discussion on disproportional need by the designated racial and ethnic groups is found in a later section.

Disproportional need in this table is defined as when the percentage of racial or ethnic households experiencing one or more housing problems exceeds by 10% or more the percentage of all households in a jurisdiction experiencing those same housing problems. In this table the housing problems evaluated are:

- Lacks complete kitchen facilities
- Lacks complete plumbing facilities
- Overcrowding: more than 1.5 persons per room
- Cost burden greater than 50%

HOUSEHOLD INCOME	0-30% AMI	30-50% AMI	50-80% AMI
RACE/ETHNICITY	Percentage with 1 or more Severe Housing Problems		
Jurisdiction as a whole	68.49	37.78	12.47
White	66.00	36.15	10.06
Black/African American	85.05	76.47	13.04
Asian	100.00	0.00	100.00
Amer. Indian, Alaska Native	100.00	100.00	0.00
Pacific Islander	na	na	na
Hispanic	80.00	10.00	32.55

*na means there were no persons reported within that race/ethnicity

0%-30% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	1,685	580	195
White	1,340	495	195
Black / African American	165	29	0
Asian	40	0	0
American Indian, Alaska Native	25	0	0
Pacific Islander	0	0	0
Hispanic	100	25	0

Table 15 – Severe Housing Problems 0 - 30% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

30%-50% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	905	1,490	0
White	705	1,245	0
Black / African American	130	40	0
Asian	0	25	0
American Indian, Alaska Native	55	0	0
Pacific Islander	0	0	0
Hispanic	15	135	0

Table 16 – Severe Housing Problems 30 - 50% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

50%-80% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	325	2,280	0
White	225	2,010	0
Black / African American	15	100	0
Asian	10	0	0
American Indian, Alaska Native	0	25	0
Pacific Islander	0	0	0
Hispanic	70	145	0

Table 17 – Severe Housing Problems 50 - 80% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

80%-100% of Area Median Income

Severe Housing Problems*	Has one or more of four housing problems	Has none of the four housing problems	Household has no/negative income, but none of the other housing problems
Jurisdiction as a whole	50	1,525	0
White	20	1,395	0
Black / African American	0	65	0
Asian	30	25	0
American Indian, Alaska Native	0	0	0
Pacific Islander	0	0	0
Hispanic	0	30	0

Table 18 – Severe Housing Problems 80 - 100% AMI

Data Source: 2006-2010 CHAS

*The four severe housing problems are:

1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, 4. Cost Burden over 50%

NA-25 Disproportionately Greater Need: Housing Cost Burdens – 91.205 (b)(2)

Assess the need of any racial or ethnic group that has disproportionately greater need in comparison to the needs of that category of need as a whole.

The table below assesses disproportionate impact of cost burden on different races and ethnicities. A fuller discussion on disproportional need by the designated racial and ethnic groups is found in a later section. Disproportional need in this table is defined as when the percentage of racial or ethnic households experiencing a cost burden exceeds by 10% or more the percentage of all households in a jurisdiction experiencing that cost burden. In this table cost burden is the ONLY housing problem presented. Cost burden is broken into three categories (columns in the table):

- No cost burden = housing costs are less than or equal to 30% of gross household income
- 30-50% cost burden = housing costs are more than 30% but 50% or less of gross household income
- >50% cost burden or severe cost burden = housing costs are more than 50% of gross household income

As an example of how to read the cost burden data in this table: under the 30-50% column 29.03% of the Hispanic households are cost burdened, paying between 30-50% of their gross household income for their housing costs. To determine if this is disproportionately experienced it is compared to the 17.64% of all households in the jurisdiction as a whole who experience cost burdens of 30-50%. Since the percentage for Hispanic (29.03%) does exceed the percentage of the jurisdiction as a whole (17.64%) by 10% or more, there is a disproportionate need. It is important to note this does not mean there is NO need by the jurisdiction as a whole, just a disproportionately greater need for Hispanic households.

To make identifying the racial and ethnic groups with a disproportionately greater need according to this assessment clearer, the data/cells where disproportionate need is present are highlighted and bolded.

COST BURDEN	<=30%	30-50%	>50%
RACE/ETHNICITY	No Cost Burden	Percentage Cost Burden	
Jurisdiction as a whole	64.77	17.64	16.08
White	66.04	17.87	14.61
Black/African American	65.34	5.94	25.24
Asian	46.34	12.19	41.46
Amer. Indian, Alaska Native	0.00	23.80	76.19
Pacific Islander	na	na	na
Hispanic	54.03	29.03	16.93

*na means there were no persons reported within that race/ethnicity

Housing Cost Burden

Housing Cost Burden	<=30%	30-50%	>50%	No / negative income (not computed)
Jurisdiction as a whole	10,410	2,835	2,585	240
White	9,220	2,495	2,040	205
Black / African American	660	60	255	35
Asian	95	25	85	0
American Indian, Alaska Native	0	25	80	0
Pacific Islander	0	0	0	0
Hispanic	335	180	105	0

Table 19 – Greater Need: Housing Cost Burdens AMI

Data Source: 2006-2010 CHAS

NA-30 Disproportionately Greater Need: Discussion – 91.205(b)(2)

Are there any Income categories in which a racial or ethnic group has disproportionately greater need than the needs of that income category as a whole?

Disproportionately greater needs point to a need to focus programs and initiatives toward alleviating those housing problems and housing cost burdens. There are several issues of particular note in this analysis.

First, as the table in the next section shows, Asian and American Indian, Alaskan Native households have disproportionate needs in more categories (6) than any other race or ethnic group. As a caution to overestimating the degree of the problems, the total combined population for both racial groups is approximately 850 persons and the largest number of households with any particular disproportionate need is the 55 American Indian, Alaskan Native households at 30-50% AMI with one or more housing problems. Caution aside, this smallish number is a rather larger number when compared to the total American Indian, Alaskan native population of 215, which based on the typical Cleveland 2-person household size equates to approximately 50% of the total households.

This perspective is not quite as dramatic with Asian households because their population is considerably larger, 636 persons, and not as high a percentage of all Asian households are within the targeted income groups. However, with the Asian population, if a household does fall within one of the targeted income groups, a higher percentage of those households have a housing problem. This is attested to by the several categories where 100% of Asian households in the targeted income range have housing problems.

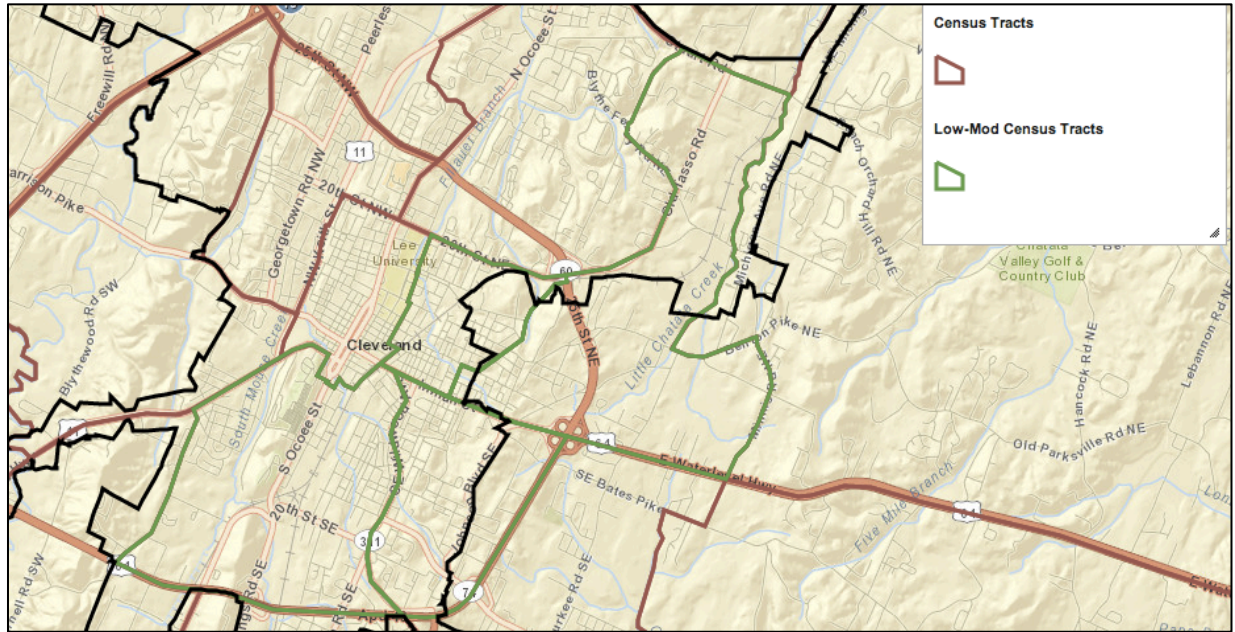
As a comparison, there are 140 African American households of the same 30-50% income group with the same housing problems, but as a percentage they do not reach the threshold of having a disproportionate need. Similarly, in most categories more African American households have housing needs than the other racial or ethnic groups. However, because their overall population is over 6 times that of any of the other racial groups, they are not disproportionately represented in as many places, even though the problem is larger within their community. Where they are disproportionately represented and appear to have the biggest housing issues is cost burden and severe cost burden (>50%) among very low and extremely low income households.

Hispanics are an ethnic group and not a racial group. As an ethnic group, their overall population is approaching the African American population. It appears from the data that their biggest housing issue is cost burden among moderate income households, 50-80% AMI.

Race/Ethnicity	Disproportionate Need
White	<ul style="list-style-type: none"> No disproportionate needs
Black/African American	<ul style="list-style-type: none"> 0-30% AMI households with 1 or more severe housing problems 30-50% AMI households with 1 or more severe housing problems Households with greater than 50% cost burden
Asian	<ul style="list-style-type: none"> 0-30% AMI households with 1 or more housing problems 30-50% AMI households with 1 or more housing problems 50-80% AMI households with 1 or more housing problems 0-30% AMI households with 1 or more severe housing problems 50-80% AMI households with 1 or more severe housing problems Households with greater than 50% cost burden
American Indian, Alaska Native	<ul style="list-style-type: none"> 0-30% AMI households with 1 or more housing problems 30-50% AMI households with 1 or more housing problems 50-80% AMI households with 1 or more housing problems 0-30% AMI households with 1 or more severe housing problems 30-50% AMI households with 1 or more severe housing problems Households with greater than 50% cost burden
Pacific Islander	No persons reported within this race
Hispanic	<ul style="list-style-type: none"> 50-80% AMI households with 1 or more housing problems 0-30% AMI households with 1 or more severe housing problems 50-80% AMI households with 1 or more severe housing problems Households with 30-50% cost burden

Are any of those racial or ethnic groups located in specific areas or neighborhoods in your community?

The City of Cleveland's low to moderate income area is comprised of Census Tracts 103, 104, 107, and 108. According to the latest ACS Survey these tracts have a combined population of 13,471, comprising approximately 33% of the City's total population. Although these four tracts range from 68% White to nearly 93% White, they are also home to sizable percentages of the City's three largest racial and ethnic groups. Thirty one percent of the African American population, 38% of the Hispanic population, and 23% of the Asian population (all reported as Chinese) in Cleveland reside in these four low to moderate income tracts. The largest concentrations of African Americans and Hispanics live in Census Tracts 104 and 109. Tract 104 is located within the Low-Mod Census Tracts identified below.



NA-35 Public Housing – 91.205(b)

Introduction

The 413 units of public housing and 207 tenant-based Section 8 vouchers are a critical source of affordable housing for very low income Cleveland families. The private housing market has historically been unable to meet this need. Public housing also provides housing for a disproportionate share of very low income elderly and disabled households that have few other affordable options. Unfortunately, with federal budget cuts to ongoing maintenance programs and no programs for building new public housing, existing units are oversubscribed with multi-year waiting lists and public housing authorities are stretched to modernize their units.

Totals in Use

	Program Type								
	Certificate	Mod-Rehab	Public Housing	Vouchers					
				Total	Project - based	Tenant - based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers in use	0	0	413	207	0	206	1	0	0

Table 20 - Public Housing by Program Type

***includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition**

Data Source: PIC (PIH Information Center)

Characteristics of Residents

	Program Type							
	Certificate	Mod-Rehab	Public Housing	Vouchers			Special Purpose Voucher	
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program
Average Annual Income	0	0	8,211	9,563	0	9,554	11,448	0
Average length of stay	0	0	3	5	0	5	0	0
Average Household size	0	0	2	2	0	2	3	0
# Homeless at admission	0	0	0	0	0	0	0	0
# of Elderly Program Participants (>62)	0	0	60	37	0	37	0	0
# of Disabled Families	0	0	133	53	0	52	1	0
# of Families requesting accessibility features	0	0	413	207	0	206	1	0
# of HIV/AIDS program participants	0	0	0	0	0	0	0	0
# of DV victims	0	0	0	0	0	0	0	0

Table 21 – Characteristics of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Race of Residents

Race	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
White	0	0	360	129	0	129	0	0	0
Black/African American	0	0	49	75	0	74	1	0	0
Asian	0	0	1	0	0	0	0	0	0
American Indian/Alaska Native	0	0	1	1	0	1	0	0	0
Pacific Islander	0	0	2	2	0	2	0	0	0
Other	0	0	0	0	0	0	0	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 22 – Race of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Ethnicity of Residents

Ethnicity	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers			Special Purpose Voucher		
				Total	Project - based	Tenant - based	Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
Hispanic	0	0	18	9	0	9	0	0	0
Not Hispanic	0	0	395	198	0	197	1	0	0
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 23 – Ethnicity of Public Housing Residents by Program Type

Data Source: PIC (PIH Information Center)

Section 504 Needs Assessment: Describe the needs of public housing tenants and applicants on the waiting list for accessible units:

Out of the 413 public housing units 60 are occupied by elderly persons (>62) and 133 by families with a disability. Most families in public housing request accessibility features. For Section 8, 37 voucher holders are elderly and 52 have a disabled family member. Based on 32% of public housing units and 25% of Section 8 units being occupied by disabled households there is clearly a strong need for additional units and modifications accommodating these needs. The Public Housing Authority does prioritize elderly households, households with a disabled member, and working families.

Most immediate needs of residents of Public Housing and Housing Choice voucher holders

According to a Consolidated Plan consultation with the Executive Director of the Cleveland Housing Authority, approximately 264 families are on the waiting list for public housing units. Nearly half of these families, 123, are waiting for 1-Bedroom units. The Housing Authority has 413 housing units with an average annual turnover rate of approximately 30% or 124 units. At that rate the absorption of the existing waiting list (disregarding the match up issues of household size to number of bedrooms) would take 2.12 years without any additional new families. There are an additional 207 tenant-based Section 8 vouchers. In the last eight years the Section 8 waiting list has been opened twice. There are approximately 165 families on the waiting list.

The typical public housing and Section 8 family have incomes of \$8200 and \$9500 respectively. The average household size is 2 persons for both public housing and Section 8 families. Out of the 413 public housing units 60 are occupied by elderly persons (>62) and 133 by families with a disability. Most families in public housing request accessibility features. For Section 8, 37 voucher holders are elderly and 52 have a disabled family member. Based on 32% of public housing units and 25% of Section 8 units being occupied by disabled households there is clearly a strong need for additional units and modifications accommodating these needs. The Public Housing Authority does prioritize elderly households, households with a disabled member, and working families. The Section 8 waiting list has no preference.

The Cleveland Public Housing Authority is actively exploring opportunities and grants to modernize and redevelop properties where needed. In cases and applications where demolition might be feasible, the goal will be to reduce density, add green space and modern living features, and replace any reduction in total units with additional Section 8 vouchers.

How do these needs compare to the housing needs of the population at large

While the availability of decent, safe, and affordable housing is a universal need, it is especially strong for residents of low to moderate income communities and neighborhoods, regardless of whether they reside in public housing, Section 8 housing, or in private market units. There are, however, several

distinctions between residents of publicly subsidized housing and residents meeting their housing needs in the private market.

By definition, residents of public housing and Section 8 housing may not be cost burdened. The portion they pay for rent is fixed at 30% of the gross income, which is not the case for the households discussed in previous sections of the Consolidated Plan where cost burden and severe cost burden are key housing problems. Conversely, for public housing and Section 8 residents the more endemic problem is lack of income, in this context the lack of income needed to secure housing in the private market.

There is also a difference in housing need for homebuyer and homeowner services and programs. While many public housing and Section 8 residents aspire to and do become homeowners, their lower incomes traditionally have meant they are further out from having those opportunities and that larger public subsidies in the forms of grants and low/reduced/deferred interest second mortgages are required. With reductions in federal community development programs these sources of public funds are declining. The population at large, especially low to moderate income homeowners, also experience and have a bigger need for affordable home repair and energy retrofit programs.

Most public housing is located in or very near to low to moderate income CDBG target neighborhoods. Public housing authorities and residents share the same concerns over code compliance and enforcement, the quality and standard of private rental housing, fair housing, the availability and accessibility of public facilities, healthy food options, and the standard litany of community development needs.

Key Points and Needs:

- Need for additional publicly subsidized rental housing
- Existing bedroom configuration of public housing units may be a mismatch to current housing need
- Based on waiting lists, there is a strong need for additional tenant-based vouchers
- Both public housing and tenant-based vouchers are an important source of housing for lower income families with disabled members
- Need for strategic redevelopment of some older public housing units

NA-40 Homeless Needs Assessment – 91.205(c)

Introduction:

The Homeless Needs Assessment in this Consolidated Plan is primarily based on point-in-time information provided to HUD by the Chattanooga/Southeast Tennessee Continuum of Care (CoC). CoC's are required to provide an unduplicated count of homeless person according to HUD standards. Where appropriate, anecdotal information and/or estimates by service providers are included in the Consolidated Plan narrative to support the need and extent of homelessness. Although homelessness is very visible in most U.S. communities, including Cleveland, TN, by its very nature it is extra difficult, particularly for smaller jurisdictions with fewer resources, to accurately document and quantify.

The City of Cleveland is part of the Chattanooga/Southeast Tennessee Continuum of Care (CoC). The CoC covers an eleven county region with an approximate population of 660,000 in 2010. Cleveland, with a population of 40,000 accounts for over 6% of the CoC population. Chattanooga is the largest city within the CoC, followed by Cleveland.

Cleveland has one primary facility for housing homeless persons. This is the Cleveland Emergency Shelter operated by the Bradley/Cleveland Community Services Agency. The Cleveland shelter has 42 beds and provides emergency shelter housing for males, females, and couples. The Executive Director reports that they can usually house anyone who needs housed, meaning they seldom turn anyone away who be unsheltered. The shelter receives ESG funding from the State of Tennessee and uses those funds for essential services and homeless prevention (utility deposits, some arrearages, etc.). In addition to the Cleveland Emergency Shelter there is also a Harbor Safe House that can accommodate between 8 to 10 families who are victims of domestic violence. There is no transitional housing or permanent supportive housing in Cleveland, although both of the agencies above provide wrap around type services, including life training, employment training, and other programming.

Nature and Extent of Homelessness: (Optional)

Race:	Sheltered:	Unsheltered (optional)
White	0	0
Black or African American	0	0
Asian	0	0
American Indian or Alaska Native	0	0
Pacific Islander	0	0
Ethnicity:	Sheltered:	Unsheltered (optional)
Hispanic	0	0
Not Hispanic	0	0

Data Source

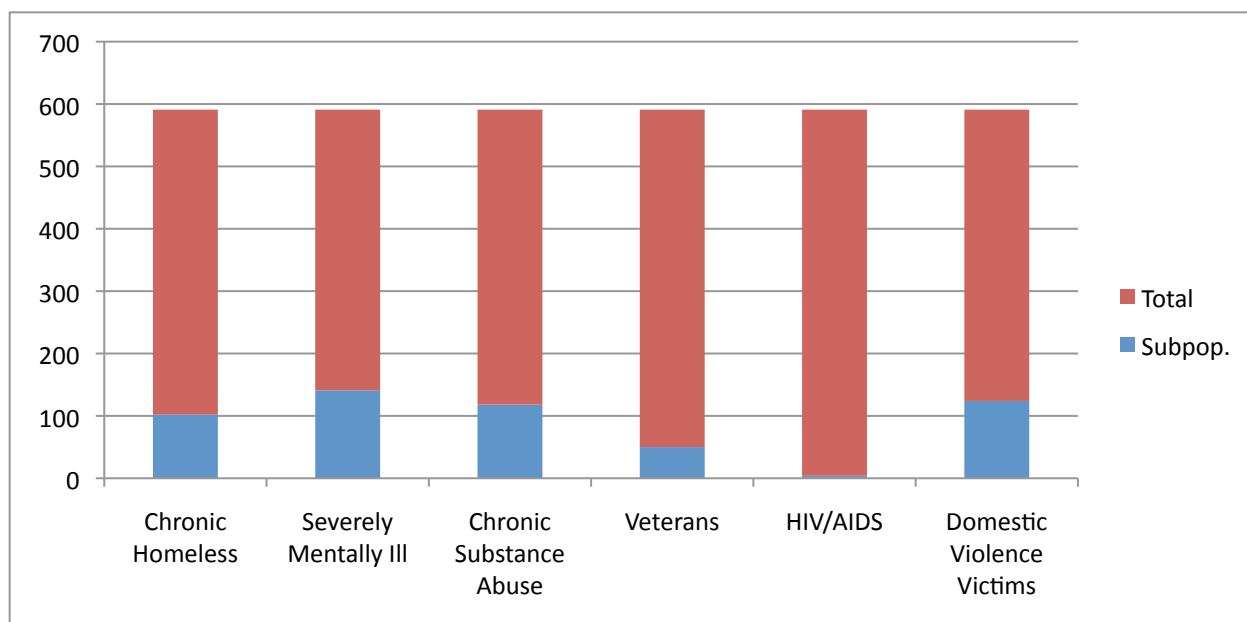
Comments:

Estimate the number and type of families in need of housing assistance for families with children and the families of veterans.

The 2013 CoC point-in-time homeless survey was conducted on January 30, 2013. The survey counted persons sheltered, in emergency shelters and transitional housing, and persons who were unsheltered. As the CoC Needs Assessment table shows there were 591 persons reported as homeless on that night.

Of the emergency shelters taking part in the survey, Cleveland Emergency Shelter and Harbor Safe House accounted for 53 of 119 occupied beds for adults, families, and children. Two-thirds (66%) of the homeless population were single or a part of a household without children. Conversely, 34% of the homeless were members of a household with at least one adult and one child under the age of 18. Of that 34%, 141 (69.8%) were children under the age of 18. Anecdotally, service providers have been seeing a growing number of homeless families in recent years, which mirror national trends. This is a growing mismatch in Cleveland as the vast majority of the Cleveland Shelter beds are reported as adult beds, only 5 were reported as family beds and none as child-only beds.

The graph below shows the numbers of homeless persons in several key subpopulations. Each of these conditions are predictive of and exacerbate periods of homelessness.



As the graph indicates, there are subpopulations of significant numbers. Nearly one-quarter of homeless persons are severely mentally ill. Around 20% of homeless persons suffer from chronic homelessness, have a chronic substance abuse issue, and/or are victims of domestic violence. It should be noted that many are in more than one subpopulation and as such are considered dually diagnosed if one of the conditions is a mental illness, substance abuse diagnosis, or they HIV/AIDS. Subpopulations are particularly vulnerable to repeat episodes of homelessness, longer durations of homelessness, and typically over-represented in the unsheltered population.

Veterans account for nearly 10% of the homeless population. For those who have served their country, their exclusion from the permanent housing opportunities in the communities where they reside is particularly poignant and tragic. Estimating the number of veteran families with children is an inexact calculation, as is calculating the number of homeless in general. However, if the veteran homeless population were similar to the total homeless population, of whom 66% were without children, then there may be 15-20 veteran families with children who are homeless in the CoC area. Extrapolating this small of a reported number to Cleveland for a population that is not fixed in location would be suspect.

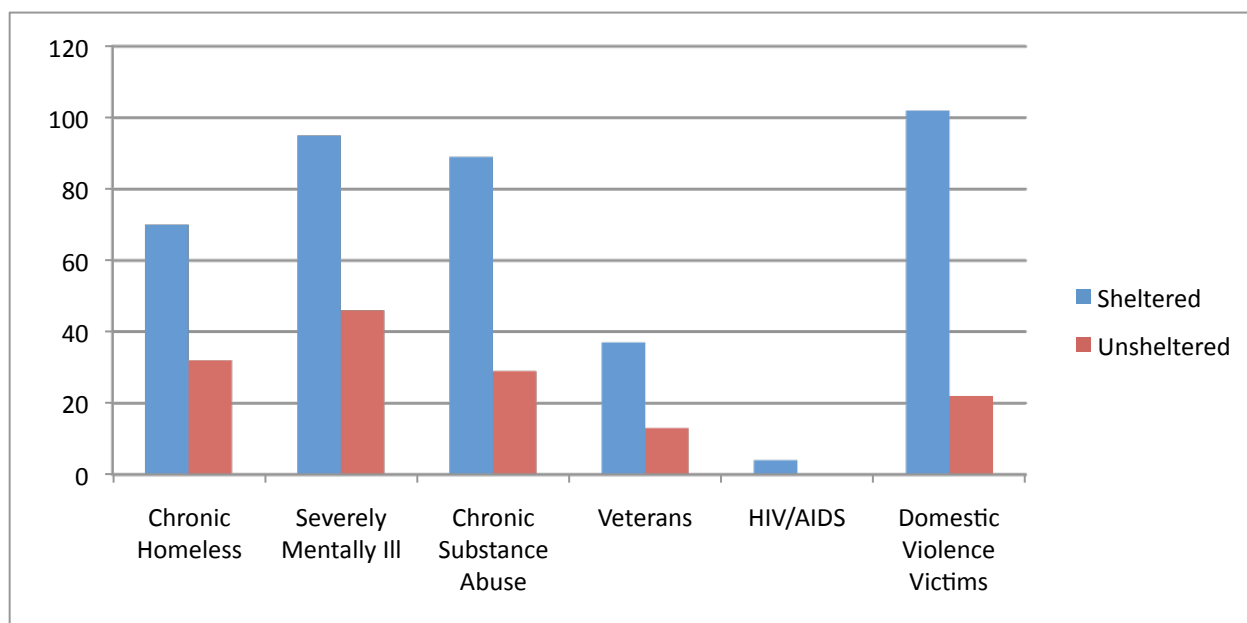
Describe the Nature and Extent of Homelessness by Racial and Ethnic Group.

The 2013 CoC point-in-time count did not report race and ethnicity. Anecdotally, the majority of homeless persons, particularly families, in Cleveland are White. However, it is clear from Consolidated Plan consultations that African Americans and Hispanics are over represented based on the percentage of the total population. The Hispanic homeless population is noted as a population that is most likely increasing.

Describe the Nature and Extent of Unsheltered and Sheltered Homelessness.

Approximately 70% of the homeless counted by the CoC in 2013 were sheltered, either in an emergency shelter or transitional housing. All of those counted in Cleveland would have been in the Cleveland Emergency Shelter or Harbor Safe House. Only 65% of the homeless households with children were sheltered, leaving 35% of the families with children unsheltered. Surprisingly, this percentage was considerably lower than the number single and adult couple homeless households who were sheltered (75%). This data again points to a need for more shelters, transitional housing, and permanent supportive housing for families.

The graph below shows the sheltered versus unsheltered status of the homeless subpopulations discussed in a previous section. As a group, the ratio of subpopulations sheltered to unsheltered is very similar to that for all homeless persons. That may be due to the high percentage of homeless persons counted belonging to one or more subpopulations, as opposed to there being a true distinction in shelter status.

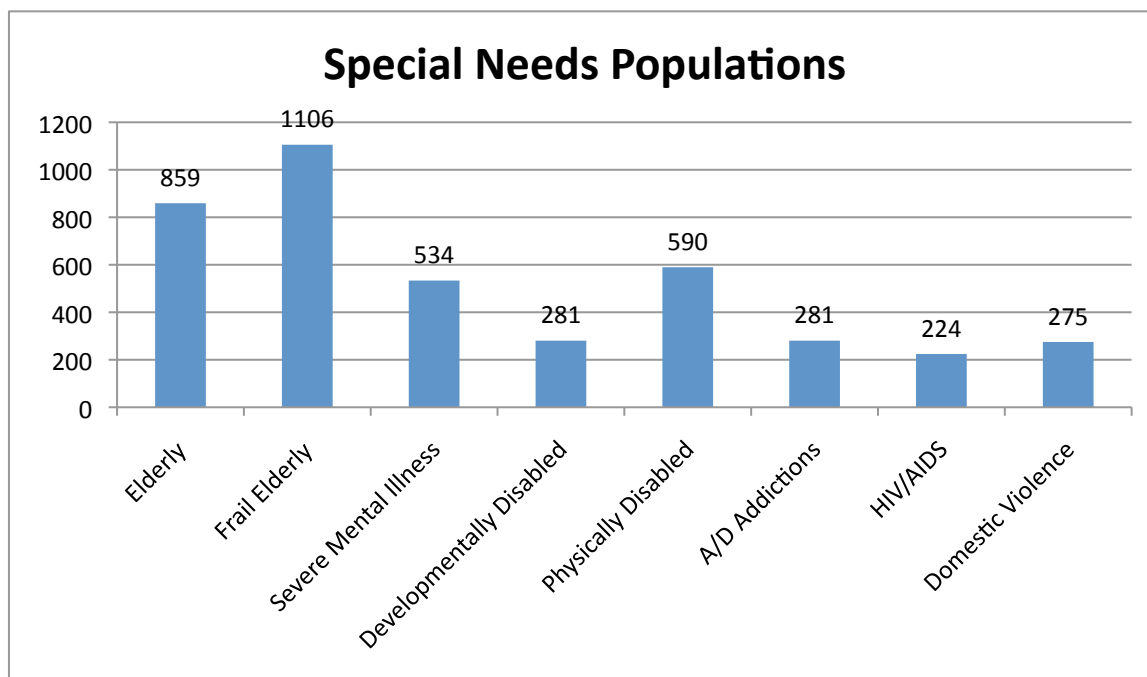


This graph illustrates, at least for those surveyed, that homeless persons with a severe mental illness are the most likely subpopulation to be unsheltered. Nearly 50% were living in the open. As was the case with homeless, the data is suggesting that there is a heightened need for housing suitable for severely mentally ill persons and for specialized health care and case management services. This is consistent with a statement made during the Consolidated Plan consultation with the Director of the Cleveland Emergency Shelter that “mental health is a big issue.”

NA-45 Non-Homeless Special Needs Assessment - 91.205 (b,d)

Describe the characteristics of special needs populations in your community:

The graph below highlights select Special Needs Populations. Data on these populations is provided because they have unique characteristics and needs that make many of them especially vulnerable.



Immediately noticeable from the graph is the nearly 2,000 elderly and frail elderly residing in Cleveland. Frail elderly is generally defined as an elderly person who needs assistance with two or more daily living activities. Although not necessarily disabled, there is often an overlap between the elderly, frail elderly, and physically disabled. For instance, according to the 2012 3-Year ACS survey there were 6,381 disabled persons in the City of Cleveland; over one-third (2,601) of those persons were age 65 or older. The total elderly population is 5,882 persons age 65 or older, with the 2600 disabled elderly comprising 44% of the total. In short, approaching one of every two elderly persons in Cleveland have some level of disability.

After the elderly and frail elderly, the next most prominent special need population is the physically disabled. Including the elderly discussed in the previous paragraph, over 15% of the Cleveland's total population is disabled. This data is also from the 2012 3-Year ACS and includes both the physically and developmentally disabled number in the below graph. In addition, some persons with mental illness, alcohol and/or drug addictions, and HIV/AIDS would also be captured in the 15%. These disabilities all have some medical basis and therefore point to needs focused on treatment and support services. There was a full discussion on domestic violence and stalking in the earlier housing needs assessment.

The major agencies that provide housing and supportive services to the non-homeless population with special needs include:

- Southeast TN Human Resource Agency: elderly services, childcare, and transportation;
- Life Bridges: housing and services for the mentally ill;
- Bradley/Cleveland Community Services Agency: elderly services and comprehensive social services;
- Hiwassee Mental Health Center: comprehensive mental health center, mentally ill housing, alcohol/drug counseling and an a/d housing facility;
- Southeast TN Development District: elderly services and job training;
- Douglas Cherokee Economic Authority: elderly housing;
- Unity Center: services to families with school age children, such as tutoring and enrichment activities.

What are the housing and supportive service needs of these populations and how are these needs determined?

Key Needs for Special Needs Populations:

- Housing and support services for the elderly
- Services to assist elderly with staying in place
- Housing and support services for the disabled
- Treatment for and housing for persons with alcohol and substance abuse conditions
- Additional emergency housing for victims of domestic violence

These needs have been identified and determined through an analysis of the available data, Consolidated Plan consultations with service and housing providers, past experience with special need populations in the Cleveland community, and through concerns raised and comments made as part of the Consolidated Plan public participation process.

NA-50 Non-Housing Community Development Needs – 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The Development and Engineering Services Department has been in consultations with various City departments and community members regarding community development needs. Community Development Block Grant (CDBG) funds have been an important tool in providing non-housing community development activities in Cleveland since the program's inception, and is supplemented with local public and private-sector resources whenever feasible. These activities will be designed to:

- Benefit eligible low- and moderate-income families;
- Aid in the elimination of slums or blight and
- Assist with community development needs which pose a serious and immediate threat to the health or welfare of the community.

Improving and expanding public facilities is an important tool for increasing the accessibility and sustainability of vibrant living environments. Investments improving and upgrading facilities or increasing accessibility to services will be explored. Additional improvements to or the creation of new Park and recreational facilities are investments in community assets that can be enjoyed by all Cleveland residents and have been identified as part of the Consolidated Planning process. Also discussed have been improved accommodations for senior and disabled residents, and additional or expanded facilities for the homeless. Wherever possible, CDBG funds will be leveraged with other sources of private and public funds.

How were these needs determined?

Needs are determined through three distinct efforts. Determining Public facility needs necessitates engaging the public about these needs. The Consolidated Planning processes has included three separate public meetings where residents were not merely invited to comment, but were put to work in developing their own neighborhood needs assessments. These meetings were all well attended and were further discussed in the Public Participation plan of this document. In addition to public involvement, the planning process included a series of consultations with public officials, City department leaders, and private and non-profit sector partners on a one-to-one basis. Lastly, past community development experience in Cleveland was also discussed and evaluated, as was other planning and City documents dealing with the need for public facilities.



Community Meeting

Describe the jurisdiction's need for Public Improvements:

Improving public infrastructure is also important to provide a desirable residential environment and attract investment by homeowners, housing developers, and small businesses. Public improvements that have high visibility, such as street improvements, sidewalks, and storm water drainage projects, particularly in target areas, are regularly assessed by the City with a goal of improving the visual appearance and physical functioning of an area. During the Consolidated Planning process, storm water drainage issues and sidewalks were particularly noted as an area where strategic public improvements could be made. Wherever possible, CDBG funds will be leveraged with other sources of private and public funds.

How were these needs determined?

Needs are determined through three distinct efforts. Determining Public improvement needs necessitates engaging the public about these needs. The Consolidated Planning processes has included three separate public meetings where residents were not merely invited to comment, but were put to work in developing their own neighborhood needs assessments. These meetings were all well attended and were further discussed in the Public Participation plan of this document. In addition to public involvement, the planning process included a series of consultations with public officials, City department leaders, and private and non-profit sector partners on a one-to-one basis. Lastly, past community development experience in Cleveland was also discussed and evaluated, as was other planning and City documents dealing with the need for public improvements.



Community Engagement

Describe the jurisdiction's need for Public Services:

The availability and accessibility of public and private services to support communities is critical given the current economic climate. The CDBG program allows for a variety of public services to give localities the flexibility to address their unmet community development needs. Residents of Cleveland are currently served by local and regional community service organizations. The City continually assesses the unmet needs for community services and works with area nonprofits and other public agencies to address those needs. A goal of the City's investment in public facilities is to provide quality and updated space for the delivery of public services, such as, but not limited to, education programs, youth programs, services for senior citizens, and services for homeless persons.

How were these needs determined?

Needs are determined through three distinct efforts. Determining Public Service needs necessitates engaging the public about these needs. The Consolidated Planning processes has included three separate public meetings where residents were not merely invited to comment, but were put to work in developing their own neighborhood needs assessments. These meetings were all well attended and were further discussed in the Public Participation plan of this document. In addition to public involvement and possibly just as or more important than resident engagement, the planning process included a series of consultations with public officials, City department leaders, and private and non-profit sector partners on a one-to-one basis. The last group is particularly instrumental in determining these needs as they are typically on the "front line" when it comes to service delivery. Lastly, past community development experience in Cleveland was also discussed and evaluated, as was other planning and City documents dealing with the need for public services.

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The City of Cleveland is experiencing growth and anticipating growth due to regional economic development pressures. With new jobs appearing in the city and the region, housing and infrastructure needs will increase. Although much of the vacant land needed for growth is in North Cleveland, there may be opportunities for redevelopment in South Cleveland where the Whirlpool plant was located.

With a majority of the housing in Cleveland identified as renter occupied, property owners, landlords, and tenants may need education and training on state fair housing and landlord-tenant laws.

Homelessness and special needs facilities needs may also increase with the increase in population, while the funding for service providers may be decreasing. Public-private partnerships will be an important factor in addressing needs of the city for these services, as well as, non-housing community development needs.

Cleveland's housing market may need more rehabilitation efforts than new construction activities.

There is a need for affordable housing opportunities throughout the city, which may require shift in focus from area private developers and nonprofit developers. With an older housing stock, rehabilitation, demolition, and redevelopment opportunities should be a focus for the city.

MA-10 Number of Housing Units – 91.210(a)&(b)(2)

Introduction

According to the 2008-2012 ACS, Cleveland currently has 17,868 households with over 88% of them occupied housing units. Of the occupied units, over half of them are renter-occupied at 52% and 48% are owner occupied units. Additionally, nearly 61% of the housing units in Cleveland are one-unit, detached housing units while nearly 35% are considered to be multi-unit dwellings. A quarter of all the housing units are multi-unit dwellings are 2 unit structures, possibly townhome or duplex type housing. Triplexes, Quadraplexes, and apartment building units with less than 9 units together make up the highest amount of attached dwellings in Cleveland. A majority of these units are 2 bedroom types at 55%.

All residential properties by number of units

Property Type	Number	%
1-unit detached structure	10,989	61%
1-unit, attached structure	511	3%
2-4 units	3,104	17%
5-19 units	2,575	14%
20 or more units	476	3%
Mobile Home, boat, RV, van, etc	397	2%
Total	18,052	100%

Table 24 – Residential Properties by Unit Number

Data Source: 2006-2010 ACS

Unit Size by Tenure

	Owners		Renters	
	Number	%	Number	%
No bedroom	8	0%	257	3%
1 bedroom	39	0%	1,231	15%
2 bedrooms	1,259	16%	4,504	55%
3 or more bedrooms	6,573	83%	2,232	27%
Total	7,879	99%	8,224	100%

Table 25 – Unit Size by Tenure

Data Source: 2006-2010 ACS

Describe the number and targeting (income level/type of family served) of units assisted with federal, state, and local programs.

The Cleveland Housing Authority currently provides housing opportunities available to low income elderly, disabled, and family households in the Cleveland-Bradley County area. The CHA provides 442 housing units in the area. The city does not receive HOME Investment Partnership funds for affordable housing development, however there are Community Housing Development Organizations in the city that have applied for the state's HOME's funds. The Cleveland Bradley Housing Corporation has provided 46 rental units in Bradley County. Many of the assisted units in the city are at or below 80% of the area median family income.

Provide an assessment of units expected to be lost from the affordable housing inventory for any reason, such as expiration of Section 8 contracts.

The Cleveland Housing Authority Strategic Planning Portfolio Analysis identifies three strategies that may adjust the affordable housing inventory, but loss of units are not expected. The three strategies are as follows:

- An application to demolish Samuel Melton allowing for Section 8 housing choice vouchers. The site would be land banked for future development. In order for this proposal to be successful, the availability of relocation units would be needed
- Acquisition of properties to create other housing opportunities for existing families and households displaced by the demolition of Samuel Melton. The possibility of acquiring existing Low Income Housing Tax Credit (LIHTC) properties may be possible.
- An alternate market for public housing units near Lee University may be a possibility for student housing.

If any public housing units are lost, replacement housing for existing households will be required.

Does the availability of housing units meet the needs of the population?

There is a 3.6% vacancy rate in owner occupied housing, while a 10.2% vacancy rate in rental housing units, according to the 2012 ACS. These vacancy rates show an overall demand in owner occupied housing. Currently, the rental housing market may be absorbed while additional homeownership opportunities may be needed. An assortment of housing types may be needed to assist with the demand of housing units to meet the overall needs of the population.

Describe the need for specific types of housing:

Approximately 61% of the housing units in the city are 1-unit detached structures. Additional types of rental and owner occupied housing may need to be provided to allow for diversity in the market. Homeownership opportunities are needed for low to moderate income units, as well as, affordable rental units for the elderly, disabled, and large families.

MA-15 Housing Market Analysis: Cost of Housing - 91.210(a)

Introduction

According to the 2008-2012 ACS, the median housing value is \$155,200 and the median gross rent is \$669. The HUD CHAS data shows that over half of the renters (59%) paid less than \$500 in rent. Only 2% of the renters in the city paid over \$1,000 in rent. Nearly 50% (47.7%) of owners' housing value is \$149,999 or less, as listed in the 2008-2012 ACS.

Cost of Housing

	Base Year: 2000	Most Recent Year: 2010	% Change
Median Home Value	96,400	0	(100%)
Median Contract Rent	374	0	(100%)

Table 26 – Cost of Housing

Data Source: 2000 Census (Base Year), 2006-2010 ACS (Most Recent Year)

Rent Paid	Number	%
Less than \$500	4,867	59.2%
\$500-999	3,203	39.0%
\$1,000-1,499	91	1.1%
\$1,500-1,999	42	0.5%
\$2,000 or more	21	0.3%
Total	8,224	100.0%

Table 27 - Rent Paid

Data Source: 2006-2010 ACS

Housing Affordability

% Units affordable to Households earning	Renter	Owner
30% HAMFI	580	No Data
50% HAMFI	1,875	499
80% HAMFI	5,345	1,409
100% HAMFI	No Data	2,209
Total	7,800	4,117

Table 28 – Housing Affordability

Data Source: 2006-2010 CHAS

Monthly Rent

Monthly Rent (\$)	Efficiency (no bedroom)	1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
Fair Market Rent	446	480	649	835	924
High HOME Rent	446	480	649	835	924
Low HOME Rent	446	480	585	676	755

Table 29 – Monthly Rent

Data Source Comments: National Low Income Housing Coalition Out of Reach Report

Is there sufficient housing for households at all income levels?

According to the 2008-2012 ACS, the vacancy rate for renter occupied units was 10.2% while the vacancy rate for owner occupied units was at 3.6%. Owner occupied units has a low vacancy rate which typically indicates high demand. Owner occupied units may be needed for renters wanting to transition to owner occupied housing units as well as other interested, prospective homebuyers. A majority of the households in Cleveland are renter occupied units and are below 80% of the household area median family income (HAMFI), as indicated in the HUD CHAS data. The HUD data also presents a smaller percentage of households living in owner occupied units, which may indicate a demand by households at 80% or below of the HAMFI to become homeowners.

The vacancy rate in renter occupied units shows a higher percentage, indicating that there may be a certain type of renter occupied unit or rent price point missing in the market. With 59% of households paying less than \$500 in rent, there may be a gap in the moderate and middle income renters. The current rent paid in the city is \$669, while the fair market rate is \$649 for 2 bedroom units. If a household is looking for additional bedroom units, the affordability index decreases.

How is affordability of housing likely to change considering changes to home values and/or rents?

The 2012 ACS reports that the median household value in Cleveland is \$155,200 for owner occupied units and \$669 for renter occupied units. With 59% of households paying less than \$500 in rent and majority of renters are below 80% of the HAMFI, any increase in rent may create a negative impact to many households and the housing market. Additionally, owner occupied units may not be available for low to moderate income households due to low demand of this market. Ultimately, cost burdened and nearly cost burdened households will be impacted the most as a result and may go without an essential service to obtain their housing.

How do HOME rents / Fair Market Rent compare to Area Median Rent? How might this impact your strategy to produce or preserve affordable housing?

The area median rent is below the fair market rent for a 2-bedroom rental unit. All the other bedroom types are above the area median rent. The city does not receive a HOME Investment Partnership entitlement amount, however state allocations can be applied for by eligible Community Housing Development Organizations (CHDOs). There are HOME subsidized units but at a smaller percentage of market rate rentals. With so few HOME subsidized units, affordable housing units are key to ensuring the market is representative of all interested households.

MA-20 Housing Market Analysis: Condition of Housing – 91.210(a)

Introduction

The housing stock in Cleveland varies significantly by owner and renter occupied housing. A majority of the housing stock is renter occupied housing built after 1980 while owner occupied housing was built between 1950 and 1979. With the amount of older owner occupied housing stock, rehabilitation efforts are key to sustaining neighborhoods. The renter occupied housing units in the single-family type structures may need additional code enforcement and a greater response from the owners and landlords of these properties.

Definitions

Census Tract 105 in South Cleveland has at least 67% of the low income households that have four or more severe housing conditions. Substandard conditions are standards that are up to the local building code such as lacking complete bathroom or kitchen facilities, cost burdened households, or overcrowding. A code enforcement officer is stationed to certain areas and inspections are driven by citizen complaints. With such a high percentage of severe housing conditions, additional measures may need to be taken to help landowners with rehabilitation efforts. Since there is a greater amount of renter occupied units than owner occupied units, landlords and tenants may also need to be educated and trained on the Landlord/Tenant Act.

Condition of Units

Condition of Units	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
With one selected Condition	1,828	23%	3,658	44%
With two selected Conditions	0	0%	265	3%
With three selected Conditions	0	0%	56	1%
With four selected Conditions	0	0%	0	0%
No selected Conditions	6,051	77%	4,245	52%
Total	7,879	100%	8,224	100%

Table 30 - Condition of Units

Data Source: 2006-2010 ACS

Year Unit Built

Year Unit Built	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
2000 or later	855	11%	1,024	12%
1980-1999	2,197	28%	3,092	38%
1950-1979	3,712	47%	3,174	39%
Before 1950	1,115	14%	934	11%
Total	7,879	100%	8,224	100%

Table 31 – Year Unit Built

Data Source: 2006-2010 CHAS

Risk of Lead-Based Paint Hazard

Risk of Lead-Based Paint Hazard	Owner-Occupied		Renter-Occupied	
	Number	%	Number	%
Total Number of Units Built Before 1980	4,827	61%	4,108	50%
Housing Units build before 1980 with children present	715	9%	4,940	60%

Table 32 – Risk of Lead-Based Paint

Data Source: 2006-2010 ACS (Total Units) 2006-2010 CHAS (Units with Children present)

Vacant Units

	Suitable for Rehabilitation	Not Suitable for Rehabilitation	Total
Vacant Units	0	0	0
Abandoned Vacant Units	0	0	0
REO Properties	0	0	0
Abandoned REO Properties	0	0	0

Table 33 - Vacant Units

Data Source: 2005-2009 CHAS

Need for Owner and Rental Rehabilitation

Approximately 47% of the renter occupied units have at least one substandard condition in the city. Many of these substandard conditions are suitable for rehabilitation, but there are severe cases of neglect in South Cleveland. Absentee landlords were indicated in the Consolidated Plan survey as a possible cause for many of the enforcement issues in this area. There are also abandoned and vacant buildings that are decaying in the area that may need demolition. Due to the limited amount of funding for a strategic approach to demolition and rehabilitation, additional resources and measures may need to be taken to resolve this issue. Greater attention of this issue by city departments, neighborhood organizations, and other interested organizations may require a strategic plan of action in the future.

Estimated Number of Housing Units Occupied by Low or Moderate Income Families with LBP Hazards

Lead-based paint can be detrimental for the health and safety of households, especially for young children. Lead was used as a main ingredient in paints prior to 1978 and may cause a myriad of health problems. With 61% of the owner occupied and 50% of the renter occupied units built before 1980, lead-based paint hazards are expected. A majority of the low or moderate income families reside in South Cleveland which is also an area with a high concentration of homes built prior to 1978.

MA-25 Public and Assisted Housing – 91.210(b)

Introduction

The Cleveland Housing Authority is responsible for the public housing, Section 8 housing choice voucher, and some of the newly developed Low Income Housing Tax Credit (LIHTC) housing units in the city. The CHA is currently updating its PHA plan which is a 5-year Capital Improvement Plan to outline potential projects for the existing housing units it serves. There are currently 642 assisted units provided by the CHA, including Section 8 Housing Choice units.

Totals Number of Units

	Certificate	Mod-Rehab	Public Housing	Program Type					
				Vouchers					
				Total	Project -based	Tenant -based	Special Purpose Voucher		
							Veterans Affairs Supportive Housing	Family Unification Program	Disabled *
# of units vouchers available			434	208			0	0	0
# of accessible units									
*includes Non-Elderly Disabled, Mainstream One-Year, Mainstream Five-year, and Nursing Home Transition									

Table 34 – Total Number of Units by Program Type

Data Source: PIC (PIH Information Center)

Describe the supply of public housing developments:

The Cleveland Housing Authority currently owns six public housing developments located primarily in the Southeast quadrant of the city. A majority of the units are one and two bedroom units and were built in the mid- to early 1960s and 1970s. There is a waiting list for these units. There is an existing waiting list for these units.

Describe the number and physical condition of public housing units in the jurisdiction, including those that are participating in an approved Public Housing Agency Plan:

There are 434 public housing units in Cleveland, which are all participating in an approved Public Housing Agency plan. The CHA is updating its PHA plan for the next five years and this year will begin the Physical Needs Assessment process as well. A portfolio analysis has also been conducted for strategic planning of housing units to meet the community housing needs.

Public Housing Condition

Public Housing Development	Average Inspection Score
Fisher Street	81.4
Mose Hardwick Homes	74.01
Samuel Melton/Cooper Elderly	75.34
Clemmer Street	74.11
Gaut Street	77.95

Table 35 - Public Housing Condition

Describe the restoration and revitalization needs of public housing units in the jurisdiction:

Many of the public housing units in the city were built prior to the American Disabilities Act requirements. These units were built as walk-up units requiring major accessibility and modernization upgrades to property. There is a demand for elderly and disabled housing units in the city due to the terrain and financial constraints to providing the amount of units needed for this demand. Additionally, large families in the city are difficult to house due to the limited amount of units available for those families. Due to the limited elderly and disabled housing units in the city, public housing units may be a niche market for that style of housing. Additional units will be required to fulfill the needs of the city requiring the CHA to possibly demolish or remove units.

Additionally, deconcentrating public housing units is a goal of the CHA. This will require the acquisition of additional properties and the reprogramming of existing units to meet the needs of existing tenants as well as potential tenants.

Describe the public housing agency's strategy for improving the living environment of low- and moderate-income families residing in public housing:

A portfolio analysis was conducted with Housing Solutions, Inc. to strategically plan for capital investment, acquisition, demolition, disposition, and redevelopment activities of all properties to best position the CHA to meet the housing needs of the area. One of the strategies identified creating new housing units designated for the elderly population, repositioning of outdated properties, and modernization/revitalization of family housing. Several financial tools are intended during this process to aid in the implementation of these strategies including Energy Performance Contracting (EPC), Capital Fund Financing Program (CFFP), Tax-credit development, and other non-traditional affordable housing expansion forms.

MA-30 Homeless Facilities and Services – 91.210(c)

Introduction

The City of Cleveland is a part of the Chattanooga/Southeast Tennessee Continuum of Care (CoC). This CoC covers an eleven county region with an approximate population of 660,000 in 2010, with Cleveland accounting for 6% of that population. The primary facility for homeless individuals, families, veterans, and youth is the Cleveland Emergency Shelter operated by the Bradley/Cleveland Community Services Agency. The shelter receives ESG funding from the State of Tennessee and uses those funds for essential services and homeless prevention. The Harbor Safe House can also accommodate between 8 to 10 families who are victims of domestic violence.

Facilities and Housing Targeted to Homeless Households

	Emergency Shelter Beds		Transitional Housing Beds	Permanent Supportive Housing Beds	
	Year Round Beds (Current & New)	Voucher / Seasonal / Overflow Beds	Current & New	Current & New	Under Development
Households with Adult(s) and Child(ren)	44	0	117	153	0
Households with Only Adults	0	0	0	0	0
Chronically Homeless Households	125	92	15	0	0
Veterans	0	0	0	109	0
Unaccompanied Youth	0	0	0	56	0

Table 36 - Facilities and Housing Targeted to Homeless Households

Data Source Comments:

Describe mainstream services, such as health, mental health, and employment services to the extent those services are used to complement services targeted to homeless persons

The Cleveland Emergency Shelter is operated by the Bradley/Cleveland Community Services Agency. The shelter provides 42 beds and provides emergency shelter housing for males, females, and couples. The shelter provides group and one-on-one case management to the extent necessary. The CSA is also responsible for mainstream and wrap around services such as:

- Employment Services
- Self-Sufficiency
- Adult Education
- LIHEAP
- Income Tax Preparation
- Senior Programs
- Head Start/Early Head Start
- Energy Assistance
- CSBG
- Transportation
- Housing
- Weatherization
- Nutrition
- Neighborhood Stabilization
- Homemaker Program
- Summer Food Service

The Harbor Safe House can also accommodate 8 to 10 families who are victims of domestic violence. There are no transitional housing or permanent supportive housing opportunities in Cleveland. Individuals with mental illness are referred to the Hiwassee Mental Health Center, which provide a range of services from addiction recovery services to a residential recovery program (Halfway House).

List and describe services and facilities that meet the needs of homeless persons, particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth. If the services and facilities are listed on screen SP-40 Institutional Delivery Structure or screen MA-35 Special Needs Facilities and Services, describe how these facilities and services specifically address the needs of these populations.

As described above, a collaborative effort from the Bradley/Cleveland Community Services Agency and the Cleveland Emergency Shelter provides assistance to homeless persons and some chronically homeless individuals and families. There is concern that as the city grows in population and as available funds become more limited, there will be lack of services and resources for the chronically homeless. There is the possibility of exploring funding opportunities for providing transitional housing opportunities in the near future. The collaborative spirit of the city of Cleveland is shown throughout many of the recent efforts over the past decade, as heard through many of the consultations with city officials, nonprofit leaders, and citizens. Many foundations, churches, financial institutions, and nonprofits assist in the needs of the underserved community, as well as the homeless community in Cleveland.

MA-35 Special Needs Facilities and Services – 91.210(d)

Introduction

The City of Cleveland has several agencies assisting the special needs populations with assistance and support from a diverse group of organizations. Many of the services overlap which allow for greater coordination and support for families and individuals. In the City of Cleveland, the elderly and frail elderly population has the highest number in the special needs populations.

Including the elderly, frail elderly, persons with disabilities (mental, physical, developmental), persons with alcohol or other drug addictions, persons with HIV/AIDS and their families, public housing residents and any other categories the jurisdiction may specify, and describe their supportive housing needs

The elderly and frail elderly population in the City of Cleveland is significantly higher than other special needs groups. The second highest special needs population is the physically disabled, which can be correlated with the elderly and frail elderly population. Severe mental illness is the third highest special needs population. The supportive housing needs of the special needs population include

- Housing and support services for the elderly
- Services to assist elderly with staying in place
- Housing and support services for the disabled
- Housing and support services for the mentally ill
- Treatment for and housing for persons with alcohol and substance abuse conditions

Describe programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing

There are several agencies that provide services that address the needs of the special needs population including the following:

- Southeast TN Human Resource Agency: elderly services, childcare, and transportation;
- Life Bridges: housing and services for the mentally ill;
- Bradley/Cleveland Community Services Agency: elderly services and comprehensive social services;
- Hiwassee Mental Health Center: comprehensive mental health center, mentally ill housing, alcohol/drug counseling and an a/d housing facility;
- Southeast TN Development District: elderly services and job training;
- Douglas Cherokee Economic Authority: elderly housing;
- Unity Center: services to families with school age children, such as tutoring and enrichment activities

Specify the activities that the jurisdiction plans to undertake during the next year to address the housing and supportive services needs identified in accordance with 91.215(e) with respect to persons who are not homeless but have other special needs. Link to one-year goals. 91.315(e)

As listed in the Needs Assessment section, there are key needs to be addressed by the city and interested organizations as listed below:

- Housing and support services for the elderly
- Services to assist elderly with staying in place
- Housing and support services for the disabled
- Treatment for and housing for persons with alcohol and substance abuse conditions
- Additional emergency housing for victims of domestic violence

Strategic planning meetings with city official(s) and service providers are to be held to gather insight on how to proceed with addressing the needs outlined in the Needs Assessment. Additionally, collaboration on grant applications and public-private partnerships to increase services may be a consideration.

MA-40 Barriers to Affordable Housing – 91.210(e)

Negative Effects of Public Policies on Affordable Housing and Residential Investment

With housing costs increasing, affordable housing becomes difficult to develop for citizens who need it most. Public and private sector policies, practices, and/or procedures can hinder affordable housing construction, development, and ultimately availability for persons needing affordable housing.

HUD defines affordability within its programs as households at or below 80% of the area median income. With over half of the households in the City of Cleveland at or below 80% of the area median income, affordable housing is one issue of great importance.

A report created by the U.S. Department of Housing and Urban Development provides information on creating an affordable housing task force in *Creating a Task Force on Regulatory Barriers to Affordable Housing*. The report lists common signs of when there are barriers to affordable housing in local communities, including long development processing times, residentially zoned property in short supply, and communities lacking a variety of housing types for its citizens to name a few.

A questionnaire was disseminated for a local perspective in Cleveland to citizens, city offices, nonprofits, and other organizations. When asked what the barriers to affordable housing are, the respondents listed the following as the top three barriers:

- NIMBYism (Not in my Back Yard)--This concept appears when a development is proposed in an area where the neighborhood is not in favor of the proposal due to their perception of a project.
- Lack of funding for interested developers--This was the second ranked response. Affordable housing development typically requires a range of funding types and leverage. This response implies that although there is interest from developers for affordable housing development but not enough or no funding available to address the affordable housing need.
- Not an interest of area developers--This response was the third highest. Area developers may have more of an interest in market rate development than affordable housing development due to a lack of funding or an increase in demand of market rate housing.

The survey further revealed the need for additional affordable housing for large families, as well as a need for accessible housing units in the city. For the full results of the survey, a table is located in the Appendix.

Many of the low income housing units and households are concentrated in South Cleveland. Although much of the available land is in North Cleveland, the city may need to direct interested developers to the need for affordable housing units outside of South Cleveland. Plans for redevelopment of the former Whirlpool site may be an opportunity to create mixed income housing opportunities in South Cleveland.

MA-45 Non-Housing Community Development Assets – 91.215 (f)

Introduction

A community meeting was held in the Blythe community in South Cleveland in March to gather the strengths, weaknesses, opportunities, and threats of areas in Cleveland. This meeting revealed information related to the needs and possible services that neighborhoods are seeking in the area. Many of the Non-Housing Community development needs were related to infrastructure and public space needs. The region is experiencing growth in the manufacturing industry which may mean an increase in population in the near future for the city of Cleveland.

Economic and community development needs will require public-private partnerships, as well as consensus from existing residents and city officials.

Economic Development Market Analysis (Business Activity)

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	42	6	0	0	0
Arts, Entertainment, Accommodations	1,562	2,633	13	11	-2
Construction	478	638	4	3	-1
Education and Health Care Services	2,427	5,271	20	21	1
Finance, Insurance, and Real Estate	719	1,268	6	5	-1
Information	201	200	2	1	-1
Manufacturing	2,865	7,827	23	32	9
Other Services	453	968	4	4	0
Professional, Scientific, Management Services	653	993	5	4	-1
Public Administration	31	6	0	0	0
Retail Trade	1,811	3,219	15	13	-2
Transportation and Warehousing	528	870	4	4	0
Wholesale Trade	453	735	4	3	-1
Total	12,223	24,634	--	--	--

Table 37 - Business Activity

Data Source: 2006-2010 ACS (Workers), 2010 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	19,695
Civilian Employed Population 16 years and over	17,743
Unemployment Rate	9.91
Unemployment Rate for Ages 16-24	27.40
Unemployment Rate for Ages 25-65	5.76

Table 38 - Labor Force

Data Source: 2006-2010 ACS

Occupations by Sector	Number of People
Management, business and financial	3,767
Farming, fisheries and forestry occupations	597
Service	1,623
Sales and office	3,209
Construction, extraction, maintenance and repair	1,299
Production, transportation and material moving	1,483

Table 39 – Occupations by Sector

Data Source: 2006-2010 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	13,735	82%
30-59 Minutes	2,492	15%
60 or More Minutes	520	3%
Total	16,747	100%

Table 40 - Travel Time

Data Source: 2006-2010 ACS

Education: Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,069	274	1,279
High school graduate (includes equivalency)	3,678	394	1,490
Some college or Associate's degree	4,387	329	1,485
Bachelor's degree or higher	4,265	132	806

Table 41 - Educational Attainment by Employment Status

Data Source: 2006-2010 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	92	253	171	492	1,178
9th to 12th grade, no diploma	685	459	307	940	634
High school graduate, GED, or alternative	1,644	1,686	1,686	2,190	1,522
Some college, no degree	3,202	1,407	1,103	2,350	1,190
Associate's degree	213	288	258	795	251
Bachelor's degree	473	904	828	1,423	546
Graduate or professional degree	31	470	535	1,043	392

Table 42 - Educational Attainment by Age

Data Source: 2006-2010 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	15,858
High school graduate (includes equivalency)	21,511
Some college or Associate's degree	25,640
Bachelor's degree	37,467
Graduate or professional degree	51,788

Table 43 – Median Earnings in the Past 12 Months

Data Source: 2006-2010 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

The manufacturing sector is the predominant employment sector in Cleveland at nearly 32% share of the jobs in the area. Other major employment sectors are Education and Healthcare Services and Retail Trade, respectively at 21% and 13%. Following closely in the percentage of jobs is the Arts, Entertainment, Accommodation trade at 11%. The City of Cleveland and Bradley County are home to 12 Fortune 500 manufacturing companies making it the 5th largest industrial city in the state. Companies such as Whirlpool Corporation, Peyton's Southeastern Inc, and Amazon are the top 3 manufacturing companies in Cleveland/Bradley County area.

Describe the workforce and infrastructure needs of the business community:

The workforce is fairly diverse in educational attainment by age and employment status. Although the unemployment rate in Cleveland is 9%, it is fairly consistent with surrounding areas and the state at 8%. A majority of the workforce has a high school degree or GED with an even greater amount having "some college." With two sizeable universities in the city, this is to be expected.

With the influx of new manufacturing jobs opening in the region, there is still an influx of jobs moving away from the city with the move of the Whirlpool plant in the Southeast sector of the city. Transportation is needed within the city and throughout the region to connect citizens to employment. Workforce development is also a need to train potential employees to the manufacturers skillset needs.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

The relocation of the Whirlpool plant from Southeast Cleveland to outside of the city has had a major economic impact in the City. With such a large segment of the city approaching vacancy, surrounding neighborhoods are concerned about the potential for crime, vagrancy, and decay. Additionally, the once nearby plant requires additional transportation issues for current employees.

Other employers are relocating to the area which may be atypical from some of the existing employers. Varying skillsets may be needed to adjust to the new employers to the area. The Cleveland/Bradley Chamber of Commerce has an Education & Workforce Development Committee that works with the local schools on long range workforce development programs. Seminars are held regularly in the business industry by Chamber staff members. There are also area education partners available for partnerships for workforce training and seminars.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The education of the current workforce is well diverse allowing for opportunities of employment in all segments. The majority of the labor force has some degree, Associates degree, Bachelors or Advanced degrees. With an educated labor force, earnings consistently increase with each level of the degree. The occupation by sector table may be explained by the educational attainment element of the labor force. Many of the jobs in Cleveland are in Management, Business and Financial and Sales and Office jobs. Although there are large amounts of manufacturing jobs in the area, many of these jobs may be filled by the region and not just by residents of Cleveland.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Bradley/Cleveland Chamber of Commerce has an extensive list of initiatives related to workforce development on their website. Many of the initiatives are partnerships with area schools, business owners, teachers, colleges, universities, and government offices locally and statewide. These efforts will be supported through the Consolidated Plan as it is a goal of the plan to create opportunities beyond housing needs, but also community and economic development needs. Discussions related to transportation and infrastructure needs by participants in these programs will be relayed to appropriate city officials. Where funding and programming aligns with possible needs of the business community, the plan allows for participation to the extent possible.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Yes

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

The Southeast Tennessee Development District/Chattanooga Regional Council of Governments (SETDD/CARCOG) participates in a Comprehensive Economic Development Strategy. Cleveland is a part of this district. The strategy was updated in 2010 and identified three broad problem issues:

- Demographic trend--Aging population (baby boom population)
- Significant changes are happening in the type of employment opportunities
- Aging and/or inadequate infrastructure

Infrastructure needs have been a focus of the CDBG program in Cleveland over the past decade. The continuation of serving infrastructure needs will be a priority. Also as demographic and employment changes occur, the city of Cleveland will respond to the needs of the community through eligible activities of the CDBG program. Discussions with local and regional economic and community development officials will be necessary to ensure proper response from all parties.

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Cleveland has pockets or concentrations of low income households with multiple housing problems including overcrowding, substandard housing, and/or severe cost burdened, according to HUD CPD maps. Concentrations are areas with over 60% of low income households having multiple housing problems. These areas are in Census Tracts 102, 105, and 114.02. Only one of these census tracts, 105, is included in the existing CDBG target area. Therefore, there are not over 50% low income households in Census Tracts 102 and 114.02, but the ones that are low income are substandard, overcrowded, or are severely cost burdened.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

South Cleveland is concentrated with low-income families, according to HUD CPD maps. There are at 43-72% of low-income households south of 20th Street NE, which is identified as South Cleveland. Areas around concentrated areas (43-72% of households) are trailing at 26-42% of the households identified as low-income.

There is small area of a slightly concentration of the African American population in Census Tract 105, along South Ocoee Street. This area has approximately 23-45% identified as African American. The Asian population is a higher concentration of its population in the Northwest segment of the city with approximately 3-12% in this area (Census Tract 112.02). The Hispanic population has a higher concentration of its population in the Southeast segment of the city in Census Tract 104. Overall, there is no highly concentrated area of racial or ethnic minorities in the city.

What are the characteristics of the market in these areas/neighborhoods?

South Cleveland is primarily comprised of the CDBG target area, which has at least 51% low-income households to qualify for CDBG programs. A range of 26-65% of the households is considered to be at the poverty level in this area. Additionally, a majority of the households are at or below the median income of \$38,459. Commercial activity including grocery stores and convenience markets was identified as a need during the Consolidated Planning process.

Are there any community assets in these areas/neighborhoods?

There are schools, parks, community centers, and recreational centers in these areas, which many have received improvements in past CDBG funding cycles. Community assets like the Blythe Avenue Family Support Center provides many services to its immediate community including:

- (BICC) Credit Union
- Boys & Girls Club East
- Head Start
- Impact Cleveland, Community Revitalization Center
- Legal Aid of East Tennessee
- Neighbors in Need
- New Hope Pregnancy Center East

Newly renovated schools are this area, as well as updated and improved recreational facilities at several of the parks in the area.

Are there other strategic opportunities in any of these areas?

The City will continue its collaboration with the newly formed Impact Cleveland office which focuses on efforts to improve housing rehabilitation, social revitalization, neighborhood safety, leadership, and workforce development. The initial effort is in the Blythe neighborhood area and is a partnership with United Way. Collaboration will continue with city officials and other initiatives and neighborhood organizations in the future to solicit input and form collaborative efforts.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The following section provides how the needs assessment and market analysis will guide the strategies in the city with the CDBG program. This section discusses the overall need for affordable housing, homeless strategies, anti-poverty strategies, and lead based paint hazard strategies. Additional discussions revolve around the monitoring and overall goals of the city.

SP-10 Geographic Priorities – 91.215 (a)(1)

Geographic Area

1	Area Name:	Expanded CDBG Target Area
	Area Type:	Local Target area
	Other Target Area Description:	
	HUD Approval Date:	
	% of Low/ Mod:	
	Revital Type:	Comprehensive
	Other Revital Description:	
	Identify the neighborhood boundaries for this target area.	The CDBG Target Area for the City of Cleveland covers all or parts of four low to moderate income census tracts (CTs 104, 107, 108, and part of 103). The area is roughly bounded by Westland Drive and Magnolia Avenue to the west; 20th Street NE and Old Tosso Road NE to the north; Little Chatata Creek and Appalachian Highway to the east; and Appalachian Highway to the south. Downtown Cleveland is directly west/northwest of the target area.
	Include specific housing and commercial characteristics of this target area.	<p>Within the CDBG target area there are 5,991 total housing units. Owner occupancy ranges from a high of 50% in CT 103 to a low of 25% in CT 104. The median value of owner occupied housing ranges from \$71,800 in CT 107 to \$81,400 in CT 108. Gross rents ranges from \$630 in CT 103 to \$436 per month in CT 104. It is worth noting that of the four tracts, CT 104 has the lowest median value of owner occupied housing and the lowest gross rent for rental housing.</p> <p>There are few options available for healthy neighborhood grocery stores in the area, as noted during the community input discussions. Additionally, there are few employment opportunities for area residents to travel to within the target area.</p>

How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	With the city's designated CDBG target area, substantial community development improvements were successful in the past. Many of the city's partners and citizens input leaned heavily on continuing improvements in these areas. The HUD Low-Moderate income census tracts was helpful in identifying the additional census tract (103) and removing census tract 105 which is above the LMI eligibility requirements.
Identify the needs in this target area.	The needs in this area include additional affordable housing opportunities, code enforcement, and public facility and recreational improvements.
What are the opportunities for improvement in this target area?	There are several community facility and public infrastructure improvements identified during this process that are opportunities in the area. The Impact Cleveland organization is also working to create a neighborhood organization to address overall community needs. There are vacant and abandoned lots available also for affordable housing opportunities. The Whirlpool site is also a possibility for redevelopment.
Are there barriers to improvement in this target area?	The barriers to improvement include lack of funding for housing and employment opportunities and other social issues.

Table 44 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA)

The basis for allocating investments in this area is the concentration of households at or below 80% of the area median income and has a high poverty level. Community assets and infrastructure in these areas may need to be upgraded, as well as codes enforcement and housing rehabilitation efforts.

Housing problems such as cost burdened households, extremely low income households, and substandard housing issues are also within this area. In addition, the previous CDBG target area provided a concentrated approach to CDBG projects in the area. Other city departments and agencies, as well as, nonprofit organizations knew the boundaries of the area and could provide a partnership for strategic and leveraged projects throughout the area. For example, Century Village in South Cleveland was a partnership between the city and Habitat for Humanity, stretching these funds to allow for additional affordable housing units in the city.

The CDBG target area has been revised to remove Census Tract 105 and add portions of Census Tract 103 (portions within the city's limits). Census Tract 105 is no longer eligible since less than 51% of the households are at or below 80% of the area median income, however, portions of Census Tract 103 are eligible. The map below shows the newly defined CDBG Target area which includes Census Tracts 103, 104, 107, and 108 in red.

SP-25 Priority Needs - 91.215(a)(2)

Priority Needs

1	Priority Need Name	Affordable housing for renters and homeowners
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Families with Children Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Elderly Frail Elderly
	Geographic Areas Affected	Expanded CDBG Target Area
	Associated Goals	Affordable Housing
	Description	The need for affordable housing opportunities in the CDBG target area was a recurring theme during the process. This need included new homeowner and renter housing units, as well as the possibility for downpayment assistance for direct assistance.
	Basis for Relative Priority	The need for affordable housing options was a repetitive theme across the consultations, public meetings, survey input, and public comments. The city has partnered with the Habitat for Humanity of Cleveland in the past to create housing opportunities for homebuyers. Downpayment assistance has also been an initiative in the past to assist homebuyers in the Cleveland area. Affordable housing is needed for not only potential homebuyers but for renters as well.

2	Priority Need Name	Public Facility & Infrastructure Repair/Correction
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	Expanded CDBG Target Area
	Associated Goals	Public facility and infrastructure improvements Planning
	Description	Public facilities and infrastructure repair allows for overall functionality and efficiency for citizens of all income levels, especially for low to moderate income households. From recreational facilities to sidewalk repairs, these improvements can provide an opportunity for low to moderate income households to connect to resources otherwise not available.
	Basis for Relative Priority	Data, citizen participation, and consultation from partners of the city all contributed to the high prioritization of this need. Throughout the planning process, input was obtained from interested parties about upgrading public facilities or improving community facilities. This has also been a high priority in the past several years for the city and has been successful.

3	Priority Need Name	Code Enforcement
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Non-housing Community Development
	Geographic Areas Affected	Expanded CDBG Target Area
	Associated Goals	Code Enforcement Planning
	Description	Funding for a designated CDBG Target Area Codes Inspector
	Basis for Relative Priority	Throughout the Consolidated Planning process, many of the comments from the meetings and surveys involved issues of abandonment, housing neglect and decay, and areas of blight. The city has used codes enforcement as a mechanism to address these needs in the past. The continuation of codes enforcement in low to moderate income areas is essential for overall livability standards and aesthetics.

4	Priority Need Name	Transitional and supportive housing needs
	Priority Level	High
	Population	Extremely Low Chronic Homelessness Individuals Families with Children Mentally Ill Chronic Substance Abuse veterans Persons with HIV/AIDS Victims of Domestic Violence Unaccompanied Youth Victims of Domestic Violence
	Geographic Areas Affected	Expanded CDBG Target Area
	Associated Goals	Affordable Housing Planning
	Description	In order to decrease homelessness and and chronic homelessness, transitional and supportive housing needs are a priority in the City of Cleveland.
	Basis for Relative Priority	During the consultation with the primary homeless shelter in Cleveland, the Cleveland Emergency Shelter, the director cited the need for transitional housing as a major need in the city. With the increasing population and continual for emergency shelter, transitional housing and supportive housing needs will only continue to grow in the city as well as regionally. The city with its partners are aware of the need for transitional housing and will work locally and regionally to address this issue.

5	Priority Need Name	Housing/Supportive services for Elderly & Disabled
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Elderly Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	Expanded CDBG Target Area
	Associated Goals	Public facility and infrastructure improvements Affordable Housing Planning
	Description	Accessibility in housing and community development needs are needed for the elderly and disabled population in Cleveland.
	Basis for Relative Priority	<p>Nearly 2,000 elderly and frail elderly reside in Cleveland. Frail elderly is generally defined as an elderly person who needs assistance with two or more daily living activities. Although not necessarily disabled, there is often an overlap between the elderly, frail elderly, and physically disabled. In short, approaching one of every two elderly persons in Cleveland have some level of disability.</p> <p>After the elderly and frail elderly, the next most prominent special need population is the physically disabled. Including the elderly discussed in the previous paragraph, over 15% of the Cleveland's total population is disabled. In addition, some persons with mental illness, alcohol and/or drug addictions, and HIV/AIDS would also be captured in the 15%. These disabilities all have some medical basis and therefore point to needs focused on treatment and support services.</p>

6	Priority Need Name	Public Awareness-Fair Housing & Lead Based Paint
	Priority Level	High
	Population	Extremely Low Low Moderate Middle Large Families Families with Children Elderly Public Housing Residents Elderly Frail Elderly Non-housing Community Development
	Geographic Areas Affected	Expanded CDBG Target Area
	Associated Goals	Code Enforcement Affordable Housing Planning
	Description	The lack of public awareness regarding fair housing laws and regulations was indicated through a public input survey. Due to the housing condition and age of the housing stock, renters and homeowners need to be aware of the lead based paint hazards for families, particularly with small children.
	Basis for Relative Priority	A survey was disseminated during the Consolidated Planning process that gauged the knowledge of fair housing laws in Cleveland. The survey revealed that many of the respondents are not aware of the fair housing laws or enforcement mechanisms. These laws provide for a means for housing choice within the jurisdiction. Additionally, lead based paint hazards are an important health concern for houses built prior to 1950. Since many of the housing units in Cleveland are renter occupied, it is important that property owners and renters are aware of the hazards of lead based paint and remedies for mitigation. Public

Table 45 – Priority Needs Summary

Narrative

After many consultations with partners, city departments and agencies, submitted questionnaires, and three public meetings held during this process, the following list provides key needs relating to housing, homeless, special needs, and non-housing community development. Above is a list of the high priority needs of the city identified through public input and the data. The list below is an exhaustive list of high and low needs identified through the Consolidated Plan process. Although listed, the city may not be able to address these needs fully through the Community Development Block Grant funds it receives. The city will continue to collaborate with its partners to address the needs identified.

Key Housing Needs

- Affordable rental housing for renters with incomes less than 50% area median income (AMI)
- Affordable housing programs for elderly homeowners
- Emergency living arrangements for victims of intimate partner and domestic violence
- Affordable rental and homebuyer opportunities for small related non-elderly households
- Emergency and transitional housing for families in need and with interruptions in income
- Awareness of fair housing enforcement and lead based paint hazards

Key Homelessness Needs

- Transitional and permanent supportive housing facilities
- Additional shelter accommodations for homeless families with children
- Outreach mental health services for severely mentally ill homeless persons

Key Needs for Special Needs Populations:

- Housing and support services for the elderly
- Services to assist elderly with staying in place
- Housing and support services for the disabled
- Treatment for and housing for persons with alcohol and substance abuse conditions
- Additional emergency housing for victims of domestic violence

Key Non-Housing Community Development Needs:

- Code enforcement to address aesthetics and livability in low income neighborhoods
- Infrastructure repair and correction to improve usability and efficiency
- Improving and expanding community facilities for efficiency
- Whirlpool area redevelopment potential
- Neighborhood organization and collaboration

SP-30 Influence of Market Conditions – 91.215 (b)

Influence of Market Conditions

Affordable Housing Type	Market Characteristics that will influence the use of funds available for housing type
Tenant Based Rental Assistance (TBRA)	Not applicable.
TBRA for Non-Homeless Special Needs	Not applicable.
New Unit Production	With the development pressures of the region, it is most important that affordable housing efforts remain a priority for the city. With new unit production, opportunities in North Cleveland are available but it is also important to suggest property in the South and East segment of the city for redevelopment opportunities.
Rehabilitation	The housing stock of Cleveland is fairly older in certain segments of the city. Public housing modernization and construction efforts are planned which may allow an opportunity to educate private owners of the importance of rehabilitation of units for appropriate housing conditions. Code enforcement, as well as, landlord-tenant issues may need to be addressed to ensure that as the city grows, all parts of the city also see rehabilitation efforts.
Acquisition, including preservation	CHA and other housing providers are strategically planning for the growth of the area including the possibility of acquisition. Private developers and nonprofit developers may be able to acquire vacant lots but also lots with decaying structures or vacant buildings to redevelop and revitalize areas.

Table 46 – Influence of Market Conditions

SP-35 Anticipated Resources - 91.215(a)(4), 91.220(c)(1,2)

Introduction

The 2014-2015 Annual Allocation is anticipated to be funded consistently with prior years funding at \$352,335. Any anticipated resources from other sources will be leveraged with the CDBG sources in the future to maximize and address the community development needs.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	352,335	0	353,451	705,786	1,400,000	The prior year resources are committed to previously designated projects. Any funding not spent during the allocated period will be leveraged with future projects consistent with the plan.

Table 47 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Cleveland has leveraged most of its projects since the inception of the city's CDBG program. It will continue its efforts to work with private, state, and local departments, agencies, and nonprofits to ensure that projects are completed effectively. If projects are proposed in the

CDBG target area, the CDBG grant manager will work with the proposing agency to see how the project can be leveraged and if match requirements will be required for each project. Other low to moderate areas in the city will be evaluated and considered as projects are identified.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

If publically owned land is available for redevelopment proposals or community development assets, the grant manager will work with the entity proposing the project to ensure that the standards are consistent with CDBG rules and regulations as well as city procedures.

SP-40 Institutional Delivery Structure – 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
CITY OF CLEVELAND	Government	Economic Development Non-homeless special needs Ownership Planning Rental neighborhood improvements public facilities public services	Jurisdiction
Cleveland Housing Authority		Public Housing	
Cleveland Emergency Shelter		Homelessness	
HABITAT FOR HUMANITY OF CLEVELAND		Ownership	

Table 48 - Institutional Delivery Structure

Assess of Strengths and Gaps in the Institutional Delivery System

The City of Cleveland has worked well with other city departments and nonprofit organizations to leverage the CDBG funds for public infrastructure and affordable housing development. Further collaboration with other nonprofit organizations can be fostered to create more diversity in projects and partnerships. Neighborhood organizations may be an aid in accomplishing public input and fostering citizen satisfaction of projects.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	X
Mortgage Assistance			
Rental Assistance	X	X	X
Utilities Assistance	X		X
Street Outreach Services			
Law Enforcement			
Mobile Clinics			
Other Street Outreach Services			
Supportive Services			
Alcohol & Drug Abuse	X	X	X
Child Care	X		
Education	X	X	X
Employment and Employment Training	X	X	X
Healthcare	X	X	X
HIV/AIDS	X	X	X
Life Skills	X		
Mental Health Counseling	X	X	
Transportation	X		
Other			

Table 49 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The Bradley/Cleveland Community Services Agency is responsible for many of the activities geared toward homelessness. Encompassed within the CSA is the Cleveland Emergency Shelter which provides emergency shelter and supportive services. Many of the services provided for this population are undertaken outside of the city's scope of services. Federal, state, and private funds are provided for these funds, including the Emergency Shelter Grant and other means of assistance.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The strengths of the service delivery system is the amount of charitable service provided by various organizations, area churches, and citizens. There is a great amount of leverage and collaborative spirit in the city which will allow for greater services to be provided for the most vulnerable citizens of the city. The gaps of this system is the lack of available funding and partnerships with the higher education and business partners of the city.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

The gaps in the structure and service delivery system will include collaboration with the Chamber of Commerce, Cleveland State Community College, and Lee University students, administrators and faculty. Funding opportunities can be available through collaborative efforts between the city and many of its partners and regional outreach.

SP-45 Goals Summary – 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Code Enforcement	2014	2019	Affordable Housing Non-Housing Community Development	Expanded CDBG Target Area	Public Awareness-Fair Housing & Lead Based Paint Code Enforcement	CDBG: \$250,000	Housing Code Enforcement/Foreclosed Property Care: 800 Household Housing Unit
2	Public facility and infrastructure improvements	2014	2019	Non-Housing Community Development	Expanded CDBG Target Area	Housing/Supportive services for Elderly & Disabled Public Facility & Infrastructure Repair/Correction	CDBG: \$600,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1500 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
3	Affordable Housing	2014	2019	Affordable Housing	Expanded CDBG Target Area	Affordable housing for renters and homeowners Public Awareness-Fair Housing & Lead Based Paint Transitional and supportive housing needs Housing/Supportive services for Elderly & Disabled	CDBG: \$525,000	Rental units constructed: 25 Household Housing Unit Rental units rehabilitated: 25 Household Housing Unit Homeowner Housing Added: 25 Household Housing Unit Homeowner Housing Rehabilitated: 25 Household Housing Unit Direct Financial Assistance to Homebuyers: 20 Households Assisted Overnight/Emergency Shelter/Transitional Housing Beds added: 10 Beds

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Planning	2014	2019	Non-Housing Community Development	Expanded CDBG Target Area	Public Awareness-Fair Housing & Lead Based Paint Transitional and supportive housing needs Housing/Supportive services for Elderly & Disabled Code Enforcement Public Facility & Infrastructure Repair/Correction	CDBG: \$25,000	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 800 Persons Assisted

Table 50 – Goals Summary

Goal Descriptions

1	Goal Name	Code Enforcement
	Goal Description	Code enforcement will not only provide remedies for code citations in LMI neighborhoods, but also serve as a direct public awareness and education source for landlords, property owners, and tenants related to fair housing, landlord-tenant law, and lead based paint hazards. Additionally, accessibility standards will be assessed through citations and reporting of the need of this type of housing. Through the CDBG program, a code enforcement officer will be dedicated to the CDBG target area.
2	Goal Name	Public facility and infrastructure improvements
	Goal Description	Public facility and infrastructure improvements are planned in the CDBG target area including possibly sidewalk improvements, recreational facilities, and infrastructure repair . Improvements will most likely be leveraged to improve the quality of life for LMI neighborhoods.
3	Goal Name	Affordable Housing
	Goal Description	<p>The City of Cleveland plans to pursue the following specific strategies during the first program year and/or during the five-year Consolidated Plan period:</p> <ul style="list-style-type: none"> • Strategically investing in land acquisition; • Partnering with non-profit housing suppliers to provide affordable housing opportunities; • Providing financial assistance for low to moderate income homebuyers; and • Focusing code enforcement in the CDBG target area
4	Goal Name	Planning
	Goal Description	Public awareness and education are needed within the city to improve fair housing, lead based paint, neighborhood organization, and collaboration efforts. Planning efforts will continue to maximize efficiency in leveraging funds and improve communication of the city's goals with the public and neighborhoods.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of Cleveland, TN does not currently receive HOME funding, however, community housing development organizations (CHDOs) are eligible to apply to the state. The estimated number of extremely low-income households is 2,210 and very low-income households is 2,380, while low-income households is 2,340, and moderate-income households is 1,615. In essence, a majority of the low to moderate households is very low-income households.

SP-50 Public Housing Accessibility and Involvement – 91.215(c)

Need to Increase the Number of Accessible Units (if Required by a Section 504 Voluntary Compliance Agreement)

The City of Cleveland is not required to increase the number of accessible units by a Section 504 Voluntary Compliance Agreement. There is however a need for more accessible public housing units in the city, as heard throughout the process and indicated by the CHA. The city will continue its efforts to affirmatively further fair housing choice through education and awareness. The CHA will continue its efforts to increase accessible housing units through development and rehabilitation efforts of existing units, particularly with properties designated as Elderly.

Some of the Elderly designated units were poorly designed and require exterior stairways to units, which is not appropriate for persons with disability constraints.

Activities to Increase Resident Involvements

The CHA currently has resident associations for its properties and meet regularly. There is also a board member who resides in one of the CHA owned properties to guide and provide the board with valuable information from a resident's perspective.

Is the public housing agency designated as troubled under 24 CFR part 902?

No

SP-55 Barriers to affordable housing – 91.215(h)

Barriers to Affordable Housing

With housing costs increasing, affordable housing becomes difficult to develop for citizens who need it most. Public and private sector policies, practices, and/or procedures can hinder affordable housing construction, development, and ultimately availability for persons needing affordable housing.

HUD defines affordability within its programs as households at or below 80% of the area median income. With over half of the households in the City of Cleveland at or below 80% of the area median income, affordable housing is one issue of great importance.

A report created by the U.S. Department of Housing and Urban Development provides information on creating an affordable housing task force in *Creating a Task Force on Regulatory Barriers to Affordable Housing*. The report lists common signs of when there are barriers to affordable housing in local communities, including long development processing times, residentially zoned property in short supply, and communities lacking a variety of housing types for its citizens to name a few.

A questionnaire was disseminated for a local perspective in Cleveland to citizens, city offices, nonprofits, and other organizations. When asked what the barriers to affordable housing are, the respondents listed the following as the top three barriers:

- NIMBYism (Not in my Back Yard)--This concept appears when a development is proposed in an area where the neighborhood is not in favor of the proposal due to their perception of a project.
- Lack of funding for interested developers--This was the second ranked response. Affordable housing development typically requires a range of funding types and leverage. This response implies that although there is interest from developers for affordable housing development but not enough or no funding available to address the affordable housing need.
- Not an interest of area developers--This response was the third highest. Area developers may have more of an interest in market rate development than affordable housing development due to a lack of funding or an increase in demand of market rate housing.

The survey further revealed the need for additional affordable housing for large families, as well as a need for accessible housing units in the city. For the full results of the survey, a table is located in the Appendix.

Many of the low income housing units and households are concentrated in South Cleveland. Although much of the available land is in North Cleveland, the city may need to direct interested developers to the need for affordable housing units outside of South Cleveland. Plans for redevelopment of the former Whirlpool site may be an opportunity to create mixed income housing opportunities in South Cleveland.

Strategy to Remove or Ameliorate the Barriers to Affordable Housing

Educating and training the public of the importance of affordable housing opportunities throughout the city will be a priority. Professionals in the real estate community understand the needs of the community and may need to convene regularly to discuss how to make sure there are range of housing types and incomes throughout all parts of the city may be an option. A task force can be created to include not only city officials, but representatives from the financial, real estate, academia, and nonprofit sectors. The task force can strategize on ways to improve affordable housing options.

Funding opportunities used by nonprofit developers could be matched or leveraged with other public-private partnerships made available to the city. The need to work with regional agencies and partners to create balance within the region may also be appropriate to create a viable and sustaining community for all.

SP-60 Homelessness Strategy – 91.215(d)

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The city will remain a partner to the efforts of the homeless providers in the area. Although funding is not available for these services, the city will collaborate with agencies involved to ensure that homeless persons needs are assessed and addressed.

Addressing the emergency and transitional housing needs of homeless persons

To ensure that agencies and providers provide the essential housing needs of homeless persons, the city will work with the appropriate agencies as necessary. Emergency shelter needs are handled by the Cleveland Emergency Shelter. The shelter has discussed the possibility of creating a transitional housing development and the city will work with the shelter during the development process. The city does not currently receive a federal allocation for these services, however, the city will assist as best it can to support the efforts of these organizations.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again.

The city does not currently receive federal allocations for homeless persons, but will work with the Cleveland Emergency Shelter in its effort to develop transitional housing and possibly permanent housing.

Help low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families who are likely to become homeless after being discharged from a publicly funded institution or system of care, or who are receiving assistance from public and private agencies that address housing, health, social services, employment, education or youth needs

The City of Cleveland receives funding through the State of Tennessee Small Cities Emergency Shelter Grant program. These funds are sub-granted to the Cleveland Emergency Shelter for essential services and homelessness prevention. Homeless prevention funds go for security and utility deposits, and in some cases for arrearages.

SP-65 Lead based paint Hazards – 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

Lead based paint (LBP) hazards have been addressed in the past with consultations by the city with the Tennessee Department of Health.

Although there were no site specific findings of lead based paint in households, lead toxicity screenings were provided. The city will continue its partnership with the Tennessee Department of Health and other agencies to increase public awareness of the environmental and health issues associated with households particularly with children. The city has partnered with Habitat for Humanity of Cleveland in creating housing opportunities and in these cases, there have only been new construction cases. A code enforcement officer has been assigned to the CDBG target area and as citations are issued, lead based paint hazard information will be provided to the property owner, landlord, and/or tenant.

How are the actions listed above related to the extent of lead poisoning and hazards?

Lead based paint is extremely dangerous when the paint is deteriorating in the home providing for lead-contaminating dust. When exposed to vulnerable adults and children, devastating health problems can result creating a health and safety issue. With many of the households in Cleveland being renter occupied and the majority of the homes being single-family detached, property owners and landlords must be aware of the hazards of lead based paint in housing built prior to 1950. Lead was banned in paint in 1978 so many regulations require lead based paint stabilization in housing built prior to 1978. As described in the table below, over 30% of the housing stock in Cleveland was built prior to 1978, with 12% built prior to 1950.

How are the actions listed above integrated into housing policies and procedures?

Although the city does not receive HOME funding or other types of funding for the construction or rehabilitation of housing, the city will with its code enforcement efforts continue lead based paint education and public awareness. Additionally, information is provided by the city for property owners, landlords, and tenants regarding lead based paint awareness and education.

SP-70 Anti-Poverty Strategy – 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

Based on the 2008-2012 American Community Survey data, approximately 17.3% of families are at the poverty-level. With certain types of factors including single-parent homes of younger children, the percentages increase to as much as 59%. The Consolidated Plan will provide for the following regarding poverty-level families:

- Public facilities and infrastructure activities in the CDBG target area (Low-moderate income areas)
- Continued partnerships with organizations and agencies who actively serve low to moderate income families, including poverty-level families
- Increasing the supply of affordable housing stock in the Cleveland area in partnership with the Habitat for Humanity
- Providing downpayment assistance for families transitioning from renter occupied housing into owner occupied housing
- Public awareness and training efforts regarding fair housing and lead based paint hazards in low to moderate housing in the CDBG target area through code enforcement

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Many of the goals, programs, and policies listed above are directly monitored by the City of Cleveland allowing for greater coordination of services and affordable housing development. The amount of collaboration and partnership among the various nonprofit agencies and city departments is exceptional and expected to continue as the city grows and expands. Reducing poverty in the city is not just a goal of the city but through the various consultations, it is a mission of many of the city's partners and nonprofit community.

SP-80 Monitoring – 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

Activities will be administered and monitored by the CDBG Manager in the Department of Development & Engineering Services. Many of the activities outlined in this plan will not require subrecipients or contractors and will be carried out by the city departments.

AP-15 Expected Resources – 91.220(c)(1,2)

Introduction

The 2014-2015 Annual Allocation is anticipated to be funded consistently with prior years funding at \$352,335. Any anticipated resources from other sources will be leveraged with the CDBG sources in the future to maximize and address the community development needs.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	352,335	0	353,451	705,786	1,400,000	The prior year resources are committed to previously designated projects. Any funding not spent during the allocated period will be leveraged with future projects consistent with the plan.

Table 51 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City of Cleveland has leveraged most of its projects since the inception of the city's CDBG program. It will continue its efforts to work with private, state, and local departments, agencies, and nonprofits to ensure that projects are completed effectively. If projects are proposed in the CDBG target area, the CDBG grant manager will work with the proposing agency to see how the project can be leveraged and if match requirements will be required for each project. Other low to moderate areas in the city will be evaluated and considered as projects are identified.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

If publically owned land is available for redevelopment proposals or community development assets, the grant manager will work with the entity proposing the project to ensure that the standards are consistent with CDBG rules and regulations as well as city procedures.

Annual Goals and Objectives

AP-20 Annual Goals and Objectives

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Code Enforcement	2014	2019	Affordable Housing Non-Housing Community Development	Expanded CDBG Target Area	Affordable housing for renters and homeowners Public Awareness-Fair Housing & Lead Based Paint Code Enforcement	CDBG: \$63,000	Housing Code Enforcement/Foreclosed Proper Care: 300 Household Housing U
2	Public facility and infrastructure improvements	2015	2019	Non-Housing Community Development	Expanded CDBG Target Area	Public Facility & Infrastructure Repair/Correction	CDBG: \$219,335	Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 100 Households Assisted

Table 52 – Goals Summary

Goal Descriptions

1	Goal Name	Code Enforcement
	Goal Description	Code Inspector for CDBG Target Area
2	Goal Name	Public facility and infrastructure improvements
	Goal Description	Recreation Improvements in CDBG Target Area

Projects

AP-35 Projects – 91.220(d)

Introduction

The projects during this year will focus on completing prior years acquisition and recreation goals and activities. These activities are related to recreation improvements, code enforcement, and administration of these projects. By completing these projects and continuing the code enforcement in this area, the impact in the CDBG target area for greater livability options are available. Additionally, households will have greater access to recreational activities.

Projects

#	Project Name
1	Recreation Improvements
2	Code Enforcement
3	Administration

Table 53 - Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The projects identified for this Annual Action Plan are directly related to the goals identified through the Consolidated Planning process. Additionally, recreation improvements were planned in the previous Consolidated Plan that requires completion.

AP-38 Project Summary

Project Summary Information

1	Project Name	Recreation Improvements
	Target Area	Expanded CDBG Target Area
	Goals Supported	Public facility and infrastructure improvements
	Needs Addressed	Public Facility & Infrastructure Repair/Correction
	Funding	CDBG: \$219,335
	Description	Improvements to the public parks, recreation centers and community center located within the CDBG designated LMI target area. These improvements include various infrastructure and other improvements, including sidewalks, basketball courts, tennis courts, swimming pools, spray parks, playgrounds, etc.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	This activity will benefit low to moderate income families in the CDBG Target area. As defined in other sections of the plan, this target area has concentrations in minority and low income populations.
	Location Description	CDBG Target Area (see map).
	Planned Activities	<ul style="list-style-type: none"> • Recreation parking lot project at recently acquired land at College Hill • Recreation improvements within a neighborhood in the CDBG Target area

2	Project Name	Code Enforcement
	Target Area	Expanded CDBG Target Area
	Goals Supported	Code Enforcement
	Needs Addressed	Code Enforcement Public Awareness-Fair Housing & Lead Based Paint
	Funding	CDBG: \$63,000
	Description	Provide funding for employee and program costs associated with a code enforcement inspector to provide enforcement of municipal codes in the CDBG designated LMI target area.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 125 housing units will benefit from the proposed code enforcement activity. Although it will affect housing units, the overall livability of the CDBG target area will be addressed.
	Location Description	All code enforcement activities will occur in Census Tracts 103, 104, 107, and 108, the revised designated CDBG target area.
	Planned Activities	<ul style="list-style-type: none"> • Code enforcement • Public awareness of fair housing enforcement and lead based paint hazards

3	Project Name	Administration
	Target Area	Expanded CDBG Target Area
	Goals Supported	Code Enforcement Public facility and infrastructure improvements
	Needs Addressed	Affordable housing for renters and homeowners Public Facility & Infrastructure Repair/Correction Code Enforcement Transitional and supportive housing needs Housing/Supportive services for Elderly & Disabled Public Awareness-Fair Housing & Lead Based Paint
	Funding	CDBG: \$70,000
	Description	General administration required for implementation of the plan.
	Target Date	6/30/2015
	Estimate the number and type of families that will benefit from the proposed activities	Approximately 225 households or numbers of persons will be affected by the proposed projects.
	Location Description	
	Planned Activities	<ul style="list-style-type: none"> Administration and monitoring of CDBG programs

AP-50 Geographic Distribution – 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The CDBG Target Area for the City of Cleveland covers all or parts of four low to moderate income census tracts (CTs 104, 107, 108, and part of 103). The area is roughly bounded by Westland Drive and Magnolia Avenue to the west; 20th Street NE and Old Tosso Road NE to the north; Little Chatata Creek and Appalachian Highway to the east; and Appalachian Highway to the south. Downtown Cleveland is directly west/northwest of the target area. Data in this section is taken from the 2012 5 year ACS census.

Social Characteristics: The estimated Target Area population is over 13,000. There are 5,149 total households. Householders living alone range from a high of 42% in CT 104 to a low of 29% in CT 103; elderly households account for approximately one-third to one-half of those households in each CT. At least 20% of the households in each tract have a disabled member. Of note, the target area population living in a different house the year before ranged from 24% to 30%, with the vast majority of those moving within the county.

While still predominately White, nearly one-third of Cleveland's African-American population reside in the target area. Over one-third of the Hispanic population resides in the target area and nearly a quarter of the Asian population resides there as well. Tracts 104 and 108 have the largest concentrations of minority persons with 32% and 17% respectively. Although Tract 104 has the higher percentage, Tract 108 has the higher overall number of persons (744 compared to 590).

Housing Characteristics: Within the CDBG target area there are 5,991 total housing units. Owner occupancy ranges from a high of 50% in CT 103 to a low of 25% in CT 104. The median value of owner occupied housing ranges from \$71,800 in CT 107 to \$81,400 in CT 108. Gross rents ranges from \$630 in CT 103 to \$436 per month in CT 104. It is worth noting that of the four tracts, CT 104 has the lowest median value of owner occupied housing and the lowest gross rent for rental housing. Because in a previous section of the Consolidated Plan cost burden was identified as the most widespread housing problem by a considerable margin, cost burden with the target area was further studied. Within the target area, owners with a mortgage had cost burdens ranging from a high of over 38% in CT 103 to a low of 25% in both CTs 107 and 108. Regardless of the specific tract, at least one-quarter of all owner-occupied households with a mortgage are cost burdened. Rental cost burden is a larger problem, ranging from a high of nearly 60% in CT 108 to a low of 40% in CT 103. Over half, more than of every two renter households in the target area are cost burdened.

Economic Characteristics: Median household income in the four CTs range from a high of \$30,231 in CT 103 to a low of \$16,750 in CT 104. Within CT 104 over 40% of households have incomes less than \$15,000, and more than one in four have household income less than \$10,000. This compares to

\$33,065 as the median household income for Cleveland as a whole. There are over 1600 households in the target area receiving social security income, 573 receiving supplemental security income (SSI), and over 1700 receiving food stamp assistance. The rate of families with incomes below the poverty level ranges from a high of 44% in CT 108 to a low of 19% in CT 103; the poverty rate for families in Cleveland as a whole is 19%. Within the civilian labor force unemployment ranges from a high of over 19% in CT 104 to a low of 13% in CT 103.

Geographic Distribution

Target Area	Percentage of Funds
Expanded CDBG Target Area	100

Table 54 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Collectively taken, the above referenced characteristics are the primary rationale for allocating community development investments within the CDBG target area. This is also a more densely developed detached single-family area on smaller lots, leading to the City's strategy of improving the public spaces and facilities, particularly those spaces used for recreational purposes. The open spaces provide an opportunity for children to play and adults to exercise, and indoor space where non-profit and local government agencies can provide services to those in need, which are over represented in the low to moderate income CTs comprising the target area. An additional rationale is that the housing stock is generally older and there is a high percentage of rental properties, which when combined with lower incomes stresses owners ability to maintain their properties. Lastly, targeting a limited area promises a bigger impact and the focusing of leveraged resources.

If low to moderate income projects are proposed outside of the CDBG target area, each will be evaluated and reviewed to ensure eligibility and consistency with the overall goals of the 2014-2019 Consolidated Plan.

Discussion

In general, the CDBG target area is targeted for investment because of heightened need. That need is evidenced by concentrations of minorities and others with lower incomes, higher housing cost burdens, higher unemployment rates, higher percentages of households living on fixed incomes, and higher percentages of households with a disabled member.

Affordable Housing

AP-55 Affordable Housing – 91.220(g)

Introduction

The City of Cleveland's CDBG program supports affordable housing opportunities. With few exceptions, the CDBG regulations do not allow funds be used for the construction of housing. However, what is permitted and what had been an effective strategy for the City's CDBG investments is supporting other partner agencies such as Habitat for Humanity that do new construction, either through allowable activities such as land acquisition, infrastructure and site development, and by providing financial assistance for low to moderate income homebuyers. These activities will be strategically pursued throughout the Annual Action Plan and Consolidated Plan planning periods.

The City also ensures decent and safe affordable housing opportunities by targeting codes enforcement to the CDBG target area. While not adding housing inventory, this strategy is an efficient and cost effective way to NOT lose inventory and to better maintain the quality and life of the existing housing stock. Targeted neighborhood-based code enforcement also means enhanced ability to work with property owners with legitimate hardships to complete needed repairs.

Because of the limited amount of funds available and the significant administrative resources required to operate and manage a rehabilitation program, home rehabilitation activities are not proposed during the Consolidated Plan planning period. Should this change, the City of Cleveland will either include rehab when preparing an Annual Action Plan or prepare a Consolidated Plan amendment. Both actions would include active public participation in planning for the program and a public hearing with comment period.

The City's strategy for addressing the housing needs of the Homeless and Special Needs populations is addressed in a following section.

One Year Goals for the Number of Households to be Supported	
Homeless	0
Non-Homeless	0
Special-Needs	0
Total	0

Table 55 - One Year Goals for Affordable Housing by Support Requirement

One Year Goals for the Number of Households Supported Through	
Rental Assistance	0
The Production of New Units	0
Rehab of Existing Units	0
Acquisition of Existing Units	0
Total	0

Table 56 - One Year Goals for Affordable Housing by Support Type

Discussion

The City of Cleveland plans to pursue the following specific strategies during the first program year and/or during the five-year Consolidated Plan period:

- Strategically investing in land acquisition;
- Partnering with non-profit housing suppliers to provide affordable housing opportunities;
- Providing financial assistance for low to moderate income homebuyers; and
- Focusing code enforcement in the CDBG target area

AP-60 Public Housing – 91.220(h)

Actions planned during the next year to address the needs to public housing

Significant numbers of the Cleveland Housing Authority's units were built prior to the American Disabilities Act. Those units are walk-up units in need of modernization upgrades to improve accessibility and to increase the number of units that can be made available to persons with mobility issues. As stated in previous sections there is a growing demand for elderly and disabled housing units in the City. Likewise there is a need to reconfigure or develop new units that accommodate large families. At the same time, deconcentrating public housing units is a goal of the CHA. Meeting these somewhat conflicting goals concurrently will necessitate the acquisition of additional properties and the reprogramming and extensive reconfiguring of existing units.

The Cleveland Public Housing Authority is actively exploring opportunities and grants to modernize and redevelop properties where needed. In cases and applications where demolition might be feasible, the goal will be to reduce density, add green space and modern living features, and replace any reduction in total units with additional Section 8 vouchers. To add new units housing low income populations, CHA is evaluating the feasibility of a tax credit development and other forms of non-traditional public housing finance tools.

Actions to encourage public housing residents to become more involved in management and participate in homeownership

The Cleveland Housing Authority is currently in the process of updating its Public Housing Plan, which includes a five-year modernization and capital improvement plan and its processes for resident participation. The CHA supports its residents pursuing affordable homeownership opportunities and when appropriate works closely with other area non-profits to help residents become educated and financially qualified to meet that dream.

If the PHA is designated as troubled, describe the manner in which financial assistance will be provided or other assistance

Not Applicable.

AP-65 Homeless and Other Special Needs Activities – 91.220(i)

Introduction

Cleveland has one primary facility for housing homeless persons. This is the Cleveland Emergency Shelter operated by the Bradley/Cleveland Community Services Agency. The Cleveland shelter has 42 beds and provides emergency shelter housing for males, females, and couples. The Executive Director reports that they can usually house anyone who needs housed, meaning they seldom turn anyone away who be unsheltered. The shelter receives ESG funding the State of Tennessee and uses those funds for essential services and homeless prevention (utility deposits, some arrearages, etc.). In addition to the Cleveland Emergency Shelter there is also a Harbor Safe House that can accommodate between 8 to 10 families who are victims of domestic violence. Life Bridges also provides services for mentally handicapped individuals to become more self-sufficient; to train them to perform everyday tasks and helps them to gain employment in the community. There is no transitional housing or permanent supportive housing in Cleveland, although the agencies mentioned provide wrap around type services, including life training, employment training, and other programming.

Describe the jurisdictions one-year goals and actions for reducing and ending homelessness including:

Reaching out to homeless persons (especially unsheltered persons) and assessing their individual needs

The Homeless Needs Assessment in this Consolidated Plan is primarily based on point-in-time information provided to HUD by the Chattanooga/Southeast Tennessee Continuum of Care (CoC). These counts are done at least every other year and will continue throughout the consolidated planning period. CoC's are required to provide an unduplicated count of homeless persons according to HUD standards. Where appropriate, anecdotal information and/or estimates by service providers are included in the Consolidated Plan narrative to support the need and extent of homelessness. Although homelessness is very visible in most U.S. communities, including Cleveland, TN, by its very nature it is extra difficult, particularly for smaller jurisdictions with fewer resources, to accurately document and quantify.

Outreach to homeless individuals is primarily done through case managers and staff at area shelters and health care facilities. These agencies are the key service providers for homeless needs and manage their programs to keep services in line with their assessment of needs and discussions with clients.

Addressing the emergency shelter and transitional housing needs of homeless persons

The City of Cleveland receives funding through the State of Tennessee Small Cities Emergency Shelter Grant program. These funds are sub-granted to the Cleveland Emergency Shelter for essential services and homelessness prevention. At this time there are no transitional housing options available within the City, however, this is routinely identified as a need and continues to be discussed.

Helping homeless persons (especially chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth) make the transition to permanent housing and independent living, including shortening the period of time that individuals and families experience homelessness, facilitating access for homeless individuals and families to affordable housing units, and preventing individuals and families who were recently homeless from becoming homeless again

The City of Cleveland and the providers of services and emergency housing for the homeless are more focused on meeting immediate shelter needs. The need to end the cycle of homelessness is recognized, but limited resources and capacity, and the relatively small number of persons experiencing homelessness, restrict what can be accomplished and result in a focus more purely on daily health and safety issues.

Helping low-income individuals and families avoid becoming homeless, especially extremely low-income individuals and families and those who are: being discharged from publicly funded institutions and systems of care (such as health care facilities, mental health facilities, foster care and other youth facilities, and corrections programs and institutions); or, receiving assistance from public or private agencies that address housing, health, social services, employment, education, or youth needs.

The City of Cleveland receives funding through the State of Tennessee Small Cities Emergency Shelter Grant program. These funds are sub-granted to the Cleveland Emergency Shelter for essential services and homelessness prevention. Homeless prevention funds go for security and utility deposits, and in some cases for arrearages.

AP-75 Barriers to affordable housing – 91.220(j)

Introduction:

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Educating and training the public of the importance of affordable housing opportunities throughout the city will be a priority. Professionals in the real estate community understand the needs of the community and may need to convene regularly to discuss how to make sure there are range of housing types and incomes throughout all parts of the city may be an option. A task force will be created to include not only city officials, but representatives from the financial, real estate, academia, and nonprofit sectors. The task force will strategize on ways to improve affordable housing options wihtin the CDBG target area but also throughout the city.

Funding opportunities used by nonprofit developers could be matched or leveraged with other public-private partnerships made available to the city. The need to work with regional agencies and partners to create balance within the region may also be appropriate to create a viable and sustaining community for all.

AP-85 Other Actions – 91.220(k)

Actions planned to address obstacles to meeting underserved needs

- Code enforcement in LMI (CDBG Target) area
- Affordable housing efforts with local nonprofit developers, as well as downpayment assistance availability
- Public facility and infrastructure improvements in the CDBG Target area
- Continued leveraging and partnerships with other city departments, area nonprofits, and interested organizations

Actions planned to foster and maintain affordable housing

- Affordable housing opportunities made available through local nonprofit developers such as the Habitat for Humanity of Cleveland
- Code enforcement to increase rehabilitation and livability in the LMI (CDBG Target) area

Actions planned to reduce lead-based paint hazards

- Code enforcement efforts in the CDBG Target area
- Training and public awareness of lead-based paint hazards

Actions planned to reduce the number of poverty-level families

- Continued leveraging of resources in the CDBG target area which has a high concentration of poverty-level families
- Regional efforts to respond to the increased amount of jobs in the region

Actions planned to develop institutional structure

The gaps in the structure and service delivery system will include collaboration with the Chamber of Commerce, Cleveland State Community College, and Lee University students, administrators and faculty. Funding opportunities can be available through collaborative efforts between the city and many of its partners and regional outreach.

Actions planned to enhance coordination between public and private housing and social service agencies

The city will continue to partner with area public and private housing and social service agencies to help create livable communities for all the citizens of Cleveland. To increase leveraging and partnerships, the city may need to work with regional agencies for additional leveraging and innovative ideas for future development options.

Program Specific Requirements

AP-90 Program Specific Requirements – 91.220(I)(1,2,4)

Introduction:

A CDBG Target area has been defined in the City of Cleveland and all CDBG funds are expected to be available for low to moderate income households within this area. Projects may be proposed outside of the CDBG Target area and each will be evaluated on its eligibility and consistency with the Consolidated Plan.

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan.	0
3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan	0
5. The amount of income from float-funded activities	0
Total Program Income:	0

Other CDBG Requirements

1. The amount of urgent need activities	0
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan (2014-2015).	100.00%

Discussion:

The overall benefit will be for use within the defined CDBG Target Area for the 2014-2015 Annual Action Plan program year.

APPENDIX

- 1. Revised CDBG Target Area Map**
- 2. Consolidated Plan/AI Survey**
- 3. Survey Results**
- 4. Public Meeting Ads, Notices, & Minutes**
January 30, 2014
March 11, 2014
April 17, 2014
- 5. Written Requests**
- 6. Question/Comment Responses**

Revised CDBG Target Area Map

2014-2019
Consolidated Plan

Census Tracts

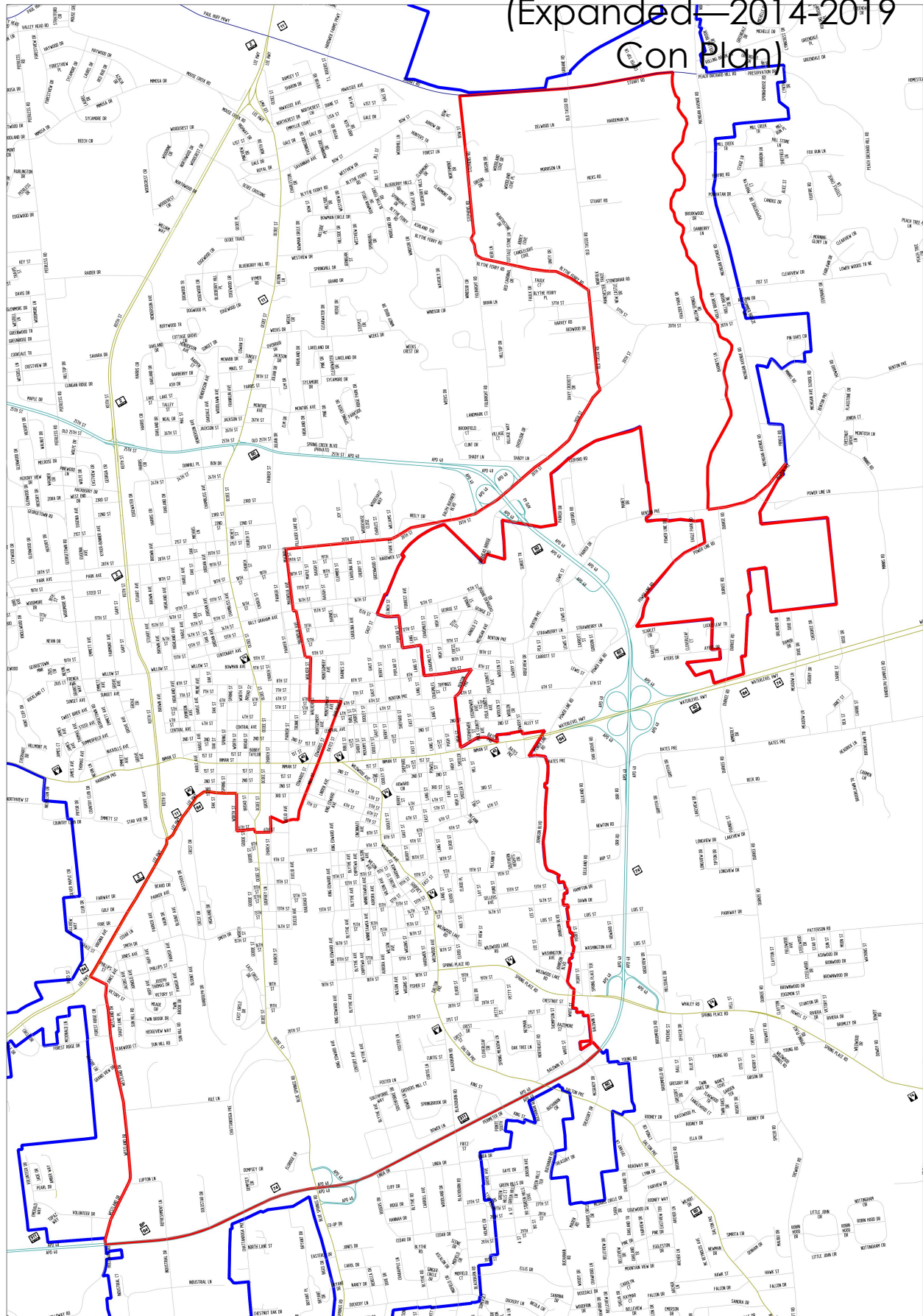
103 (portion within city limits)

104

107

108

Cleveland's CDBG Target Area (Expanded—2014-2019 Con Plan)



2014-2019 Consolidated Plan/
Analysis of Impediments Survey
&
Survey Responses

PLEASE COMPLETE THE QUESTIONNAIRE FOR INPUT FOR THE CITY OF CLEVELAND'S 2014-2019 CONSOLIDATED PLANNING PROCESS.

Consolidated Plan/AI Survey

AFFORDABLE HOUSING

PLEASE USE THE LETTERS BELOW TO INDICATE YOUR ANSWER FOR THE FOLLOWING STATEMENTS.

SD--Strongly Disagree

A--Agree

D--Disagree

SA--Strongly Agree

NA--Neither Agree nor Disagree

1. ____ There is enough affordable housing in Cleveland.
2. ____ Language barriers make it hard to find affordable housing.
3. ____ I experience discrimination when looking for affordable housing.
4. ____ There are ample affordable housing options in my neighborhood.
5. ____ There is sufficient public transportation near affordable housing.
6. ____ Public schools are satisfactory near affordable housing.
7. ____ There are ample affordable housing options that are suited for households with disabilities.
8. ____ There are ample affordable housing options that are suited for elderly persons over the age of 65.
9. ____ There are ample affordable housing options that are suited for large family households (4-5 BR housing).
10. ____ The conditions of affordable housing are suitable.
11. ____ Ample jobs are available in Cleveland pay enough to afford housing costs.
12. ____ Poor credit keeps me from obtaining affordable owner occupied housing.

13. WHAT ARE THE BARRIERS TO AFFORDABLE HOUSING IN CLEVELAND, IF ANY?

- ____ N/A
- ____ Development costs (zoning, subdivision fees)
- ____ NIMBYism (Not In My Back Yard)
- ____ Not an interest of area developers
- ____ Lack of funding for interested developer
- ____ Lack of need
- ____ Lack of housing option types so find other jurisdictions
- ____ Current zoning pattern
- ____ Lack of public transportation to employment center

OTHER: _____

14. PROVIDE COMMENTS, FEEDBACK, OR SUGGESTIONS (below) FOR THE CITY RELATED TO AFFORDABLE HOUSING NEEDS.

Analysis of Impediments Study to Fair Housing Choice

This questionnaire is intended for input and guidance for the City of Cleveland's programs, procedures, and policies related to Fair Housing choice.

DEFINITIONS:**Analysis of Impediments Study to Fair Housing Choice (AI)**

1. To identify impediments to fair housing choice within the City of Cleveland
2. Take appropriate actions to overcome the effects of any impediments identified through the analysis
3. Maintain records reflecting the analysis and actions taken in this regard

Fair Housing Act

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on **race, color, national origin, religion, sex, familial status** (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and **disability**.

Impediments

1. Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices.
2. Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

15. HAVE YOU EXPERIENCED ANY FAIR HOUSING ISSUES IN CLEVELAND? Please circle your answer.

YES NO

If yes, please explain where and how:

--

16. HAVE YOU SEEN OR HEARD INFORMATION REGARDING FAIR HOUSING LAWS, PROGRAMS, AND ENFORCEMENT WITHIN THE CITY OF CLEVELAND? Please circle your answer.

YES NO

If yes, please explain where:

--

17. AFTER READING THE DEFINITIONS ABOVE, WHAT IMPEDIMENTS TO FAIR HOUSING CHOICE ARE THERE IN CLEVELAND?

18. ANY SUGGESTIONS FOR THE CITY OF CLEVELAND TO ADDRESS FAIR HOUSING ISSUES?

COMMUNITY DEVELOPMENT NEEDS

19. THE LIST BELOW IS CURRENT GOALS OF THE CITY OF CLEVELAND. RATE THESE GOALS FROM 1-4 WITH 4 BEING THE HIGHEST.

_____Recreational public facility improvements to improve the quality of life in LMI neighborhoods.

_____Code enforcement to improve the appearance of neighborhoods and provide economic stability.

_____Acquisition of property within the LMI target area for affordable housing.

_____Planning to provide improved coordination of resources and maximize efficiency.

20. ARE THERE ANY GOALS THE CITY SHOULD BE CONSIDERING RELATED TO COMMUNITY DEVELOPMENT NEEDS IN YOUR SPECIFIC NEIGHBORHOOD? PLEASE INCLUDE THE NAME OF YOUR NEIGHBORHOOD IN YOUR DESCRIPTION.

Consolidated Plan Questionnaire Results

[illegible]

Perhaps a stabilized rent based on income.
units can be 1-2 years. Most of our complexes for low income families have no elevator.
Housing manager using their authority to discriminate, obtaining jobs that will help afford housing and have money left

Fair Housing Choice Questions (Survey Responses)	Yes	No
Have you experienced any fair housing issues in Cleveland?	2	42
Realtors in Cleveland steer families away from South Cleveland causing a problem getting decent, normal people to move to that side of town.		
Broken water pipes; no heat or air; pest control problems; bed bugs; "slum lords"; Every summer, children through Baptist Assoc. comes to Cleveland to fix property. Lack of codes enforcement		
Have you seen or heard information regarding fair housing laws, programs, and enforcement within the City of Cleveland?	7	36
If yes, please explain where: Various locations banks, govt offices; Cleveland Housing Authority Program Briefings		
After reading the definitions above, what impediments to fair housing choice are there?		
Cost; Local persons need to be retrained on how they view S. Cleveland; People also need to be assisted in the south side-There are no recycle areas near us; bus stops are needed with covers, sidewalks		
Not enough codes enforcement/policing of slum lords		
Very expensive rents		
Need for more bank credit		
As a program, we have seen some subtle discrimination towards some of the clients we serve.		
Any suggestions for the City of Cleveland to address fair housing issues?		
The North Cleveland Towers seems to be a very good situation. Management has made it what it is.		
Keep rent low enough so people who earn minimum wage can have adequate living.		

Needs more control of who goes into public housing. One person gets housing and 6-8 people move in who are not supposed to be there. They wander the streets causing problems/stealing.
Force rental property owners to adhere to higher standards.
Very expensive rents
Need more bank credit
Families get stuck in poor housing due to lack of deposit money. Then lends to week to week rental and then never able to address deposit needs.
Single expectant parent cannot work, no housing options
Provide some education to managers of low-income rental properties.

The list below is current goals of the City of Cleveland. Rate these goals from 1-4 with 4 being the highest.	1	2	3	4
Recreational public facility improvements to improve the quality of life in LMI neighborhoods.	11	9	15	13
Code enforcement to improve the appearance of neighborhoods and provide economic stability.	10	12	9	17
Acquisition of property within the LMI target area for affordable housing.	12	16	11	9
Planning to provide improved coordination of resources and maximize efficiency.	7	14	12	16

Are there any goals the city should be considering related to community development needs in your specific neighborhood? Please include the name of your neighborhood in your description.
Blythe neighborhood:
Neighborhood needs codes enforced in rental houses
New housing; rehab existing housing stock;
Need more lighting--Westland Drive
9th Street needs sidewalk

Blythe, King Edward, Chipperwok, Wilson need a good park-on Par with Tinsley
Extend greenway along creek in abandoned building and whirlpool properties
Many rentals in Blythe area are not furnished with stoves, refrigerators-landlords still charge large fees
Windows falling out of rental homes in Blythe
Hold landlords accountable for rentals
Look at # rental units by person or family name too many poor units per owner
Look for grants to help
Perhaps employ someone to push through on goals
Goals above seem right on target
Recreation/community center on north side of Cleveland.
The old Whirlpool factory-either a very strategic and cost-effect REUSE, or demolition for the purpose of redevelopment
Job opportunities for low-skilled workers
Transitional housing for people experiencing homelessness
Do something good for Blythe neighborhood once whirlpool exits.
More codeing on the landlords in Blythe area.
White Street--We supposedly have a bus stop in front of our complex. However, tenants have complained that it is dangerous to stand where the bus apparently wants to pick them up. Also, would it be expensive to have covered bus stops along these routes?

Public Meetings & Hearings

Notices

Comments/Responses

Email Notices

Minutes

Website Postings

January 30th, 2014 Meeting

Notice of Public Hearing in Cleveland Daily Banner – January 16th, 2014

Minutes of January 30th meeting and sign-in sheet (3 email comments)

Memo to Service Providers, etc. (list attached)

Proof of website notice of meeting

Email of CDBG Press Release (Chattanooga, Cleveland Banner (2)

Reminder of Public Hearing to email list (January 28th)

NOTICE OF PUBLIC HEARING
COMMUNITY DEVELOPMENT BLOCK GRANT
FIVE YEAR CONSOLIDATED PLAN AND
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE



The City of Cleveland will hold a public hearing on Thursday, January 30th, 2014, at 5:30 p.m. at the City Council meeting room located in the Municipal Building at 190 Church Street NE to hear public comment regarding the development of the Community Development Block Grant (CDBG) Consolidated Plan for 2014-2018 and the Analysis of Impediments to Fair Housing Choice (AI).

The primary purpose of this public hearing is to solicit and receive input from citizens, non-profit organizations and other interested parties regarding community development and housing needs for the five year planning period and discussion of Analysis of Impediments to Fair Housing Choices.

All Cleveland residents are invited to attend and participate in the public hearing. If special accommodations are required for non-english speaking or hearing/visually impaired notify Teresa Torbett at 423-479-1913 or via email at ttorbett@clevelandtn.gov prior to the day of the meeting. The public hearing initiates a 30-day comment period, which will conclude on February 1, 2014. Citizens are also encouraged to submit written or oral comments to Teresa Torbett, Grants Manager, City of Cleveland, 185 Second Street NE, Cleveland, TN 37311.

January 16, 2014

Please run one time on January 16th, 2014 and bill to Accounts Payable, City of Cleveland, P.O. Box 1519, Cleveland, TN 37364-1519

Legal Publication

**NOTICE OF PUBLIC HEARING
COMMUNITY DEVELOPMENT BLOCK GRANT
FIVE YEAR CONSOLIDATED PLAN AND
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE**



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January 16, 2014

**Community Development Block Grant Public Hearing
2014-2019 Consolidated Plan/Action Plan and
Analysis of Impediments to Fair Housing Choice
Thursday, January 30, 2014
5:30 p.m.
Cleveland City Council Meeting Room**

The first in a series of public hearings and meetings regarding the Community Development Block Grant Program's five year Consolidated Plan/Action and Analysis of Impediments to Fair Housing Choice was held on Thursday, January 30, 2014 at 5:30 p.m. in the City Council Meeting Room located at 190 Church Street NE. Twenty-one people attended the public hearing (sign-in sheet attached).

Teresa Torbett, CDBG Coordinator, welcomed those in attendance to the meeting and introduced Paul Johnson of The Housing Fund and Adriane Harris of Impetus Strategies as facilitators of meeting. The Housing Fund will be preparing the 2014-2019 Consolidated Plan/Action Plan and the Analysis of Impediments to Fair Housing Choice that will be submitted to HUD by May 15, 2014.

Paul Johnson began the meeting with a presentation covering the Consolidated Plan and process, overview of the CDBG program, demographic summary of Cleveland, housing overview, previous projects funded by CDBG and current goals of the program. Adriane Harris reviewed the Analysis of Impediments to Fair Housing Choice study, the Fair Housing Act, protected classes, the purpose of the AI and what is an impediment to fair housing. Those attending were also informed of other opportunities to participate in the planning process and submit comments.

The meeting was then opened to questions and comments.

Dustin Tommey of Impact Cleveland introduced himself and the Blythe Avenue Neighborhood Revitalization Effort that has recently started. He also noted several residents in attendance from the Blythe neighborhood. Mr. Tommey stated that his group is very interested in working in partnership with the City of Cleveland and CDBG program in the future.

Bill Estes, City Councilman representing a portion of the CDBG target area, noted the concentration of poorly kept rental properties in the area. He voiced interest in data on the target area only. Mr. Estes also stated his affiliation with the local Habitat for Humanity and that they were not just building single family dwellings but some rehab as well.

Paul Dellinger, Cleveland Housing Authority Director, noted the balance of homeowners and renters in the housing overview. He stated that rental owners need accountability on the condition of the dwellings.

Matt Carlson, Director of Habitat for Humanity of Cleveland, agreed with the statistics showing aging housing stock is concentrated in the CDBG target area. He stated healthy homes are needed. He stated strong neighborhoods that families are wanting to stay need assistance in building up the neighborhoods (both rental and homeowner units).

Tina Porter, resident of the Blythe neighborhood, noted that 3 rental units vacant around her house (one burned and two empty). Homeless people stay in the vacant houses and safety is a concern.

Page 2

Minutes of CDBG Public Hearing

January 30, 2014

Paul Johnson noted that code enforcement issues certainly need to be addressed with sensitivity regarding the elderly and single women.

Kim Lorello, resident of the Blythe neighborhood, stated that she has been working with code enforcement issues in their neighborhood.

Paul Johnson stated that additional data will be presented at the next public meeting such as data on income by census tract, cost burden for renters/owners by income range.

Mickey Torbett, President of United Community Bank, stated that lenders in the area would like to make loans in any area of the community but Banks are regulated to a point that cannot happen because there is no way to make them quality.

The next public meeting will be held in early March. Public notice will be given when the date is confirmed.

**CDBG FIVE-YEAR CONSOLIDATED PLAN
AND
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE STUDY
PUBLIC MEETING
JANUARY 30, 2014
5:30 P.M.
CITY COUNCIL MEETING ROOM**

NAME	EMAIL/PHONE
1. RITA HANNAH	rhannah@clevelandtn.gov (423) 5937082
2. PAUL DELINGER / CHA	423.479.9659 paul@clevelandhousing.org
3. Patti Pettit	
4. Randall HICKER	716-7447
5. Dustin Tomney	423 413 9311 dtomney@gmail.com
6. Ben Estes	CITY
7. Renade Skelton	City Rec. Dept.
8. Janice Casteel	City Manager
9. Matt CARLSON	Habitat for Humanity
10. Joyanna Love	joyanna.love@clevelandbanner.com
11. Mark Lovello	MJL3912@yahoo.com
12. Kim Lovello	wingsofdragon2@gmail.com
13. M. Torbett	mtorbett@Charter.net
14. Melinda Carroll	mcarroll@clevelandtn.gov
15. Demetrius Ramsey	demetriuscrumsey@gmail.com
16. Corey Duval	cdval@clevelandtn.gov
17. Eloise Waters	Health Dept
18. Julia Porter	

20. Shirley Knight

21. Jenna Soule

CDBG program

22.

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42.

Teresa Torbett

From: Brenda Hughes <bhughes@4bicc.net>
Sent: Wednesday, February 12, 2014 1:47 PM
To: Teresa Torbett
Subject: Survey Response
Attachments: survey.pdf

Teresa,

I filled out the survey you requested. Not sure if my info will be very helpful.

I have a thought and did not want to put it on the last question, because it does not really fit.

So I have pasted it in below. It is just a wild thought but may lead to something more practical with some massaging.

What time of day is the next meeting?

Blessings,
Brenda

Question more than a suggestion:

Is there, or could there be developed a code of ethics for landlords/rental property owners (real estate, property managers, and individual property owners)?

It would possibly have to be offered on a volunteer basis (not able to mandate the code) however for those who choose to follow the code there would be some benefits.

A high ranking on the code could be recognized in the community as a Star Rating and may attract better renters.

It could serve as a benchmark for others to aspire to, in attracting better renters.

It focuses on the good, ethical practices. By the natural process of recognizing the good, the less than good is brought to light which may be an incentive to improve.

RESPONSE

Currently, there is a code of ethics through the City's Building Code. Code citations are investigated through citizens complaints, however, a volunteer type system may be appropriate. One of the key needs of the Consolidated Plan is to increase public awareness of the landlord/tenant and fair housing laws.

Teresa Torbett

From: Demetrius Ramsey <demetriuscramsey@gmail.com>
Sent: Friday, February 28, 2014 10:59 AM
To: Teresa Torbett
Subject: Gaut and Dooley Streets

Teresa:

Good morning!

I am writing you per your request for comments related to CDBG activities. You may not be aware that Cleveland Bradley Housing Corporation has expended more than \$300,000 into new construction on Gaut and Dooley streets (right off of Inman) for low income families. Unfortunately, these streets do not have sidewalks so it is dangerous at times for children to access school buses due to the amount of traffic and the rate of speed through this area.

I am requesting sidewalks and anything else you can do to improve the street/neighborhood conditions of this area. We are committed to neighborhood stabilization as well but need your help.

Thanks for all that you do!

--

Kind regards,
Demetrius Ramsey
Executive Director
Bradley-Cleveland Community Services Agency
(423) 479-4111 ext. 106
(423) 479-4113 fax

Response

Thank you for your comments. Public facility and infrastructure improvements has been an emphasis of the CDBG program and will continue to be in the next Consolidated Plan. Sidewalks in this area may be a consideration since it is within the CDBG target area.

Teresa Torbett

From: Teresa Torbett
Sent: Tuesday, March 11, 2014 12:08 PM
To: Robert McCready
Subject: RE: Block Grant Use
Attachments: CrissArea.pdf

Mr. McCready -

I want to apologize for not responding earlier. I had opened your email on my phone and failed to mark as unread so that I would respond. Having said that I want to thank you for taking the time to submit a comment regarding block grant funding in Cleveland.

Your suggestion is a good one and would be very beneficial to many residents; however, the City's Community Development Block Grant program funds must be used in the designated target area which is primarily low to moderate income. The target area is generally in the east and southeast portion of the City. I have attached a map of the target area for your information.

Again, I want to thank you for participating in the planning process of the CDBG program.

Thanks -

Teresa Torbett
Grants Manager
City of Cleveland

-----Original Message-----

From: Robert McCready [<mailto:Robert@d67.org>]
Sent: Saturday, February 01, 2014 4:17 PM
To: Teresa Torbett
Subject: Block Grant Use

RESPONSE

Hi Teresa,

I am Robert McCready and I live in the Laurel Ridge subdivision off of Tennessee Nursery Road. As you are aware, this area has several subdivisions and is near Fletcher Park. In recent years, Cleveland has been doing a great job of promoting healthy living by creating and extending the Greenway for city residents. My family and I have benefited from use of the Greenway for many years now.

One use of the block grant funding that I think would be helpful to the residents that live near Fletcher Park is a sidewalk along the road from the beginning of Tennessee Nursery Road (at its intersection with Old Harrison Pike) through its intersection with Valley Hills Trail up to the top of the hill near where Sunrise Acceptance is located.

One of the reasons I feel this is beneficial is that there are several thousand people that live along this corridor, but everyone has to drive to enjoy Fletcher Park. The Tennessee Nursery Road - Valley Hills Trail Corridor is unsafe for pedestrians and there is no shoulder on the road to walk or ride bicycles. A sidewalk along this road would be a benefit to the immediate community as well as a benefit to Cleveland at large because it would keep more cars off the road and more people walking and exercising.

I appreciate the city's willingness to take my suggestion into consideration. I realize there are many priorities, but I feel this project could be an assistance to my own family and many others along the Tennessee Nursery Road - Valley Hills Trail Corridor.

Thank you.

Robert McCready
1953 Ridge Point Drive, NW
Cleveland, TN 37311

423.790.5548 /home

City of Cleveland

CLEVELAND TENNESSEE
Development & Engineering Services



Jonathan Jobe
Director
jjobe@cityofclevelandtn.com
Cell: (423) 593-3821

185 Second Street NE
Cleveland, TN 37311
(423) 479-1913
Fax: (423) 559-3373

TO: All Cleveland, Tennessee Area Low-Moderate Income Service Providers, Other Interested Parties and City Departments

FROM: Teresa Torbett, Grants Manager *TT*

DATE: January 22, 2014

RE: 2014-2018 Community Development Block Grant Consolidated Plan Analysis of Impediments to Fair Housing Choice Study

The City of Cleveland will be conducting a public meeting on Thursday, January 30, 2014 at 5:30 p.m. in the City Council meeting room located in the Municipal Building, 190 Church Street NE to discuss the Community Development Block Grant (CDBG) Five-Year Consolidated Plan and the Analysis of Impediments to Fair Housing Choice study.

The purpose of this meeting is to solicit and receive input from citizens, nonprofit organizations and other interested parties regarding community development and housing needs for the 2014-2018 Consolidated Plan period and 2014 CDBG program year. Discussion will also take place regarding the Analysis of Impediments to Fair Housing Choice.

Public notice of the meeting was printed in the Cleveland Daily Banner on January 16, 2014. The public hearing initiates a 30-day comment period, which will conclude on March 1, 2014. Everyone is encouraged and invited to attend or submit comments to Teresa Torbett, Grants Manager, City of Cleveland, 185 Second Street NE, Cleveland, TN 37311, or by phone at 479-1913, Ext. 230 or email to ttorbett@clevelandtn.gov. The meeting room is ADA accessible. If other special accommodations are needed, please contact Ms. Torbett at the above phone number or email address.

Your participation and input is very valuable during the planning process. Please make a special effort to attend this public meeting and share your knowledge.

AGENCY	ADDRESS	CITY	ZIP	CONTACT	PHONE
Habitat for Humanity	P.O. Box 303	Cleveland	37364	Matt Carlson	432-0454
Cleveland Emergency Shelter	P.O. Box 3297	Cleveland	37320	Dwight Donohoo	478-1458
Cleveland Housing Authority	P.O. Box 2846	Cleveland	37320	Paul Dillinger	479-9659
South Cleveland Community Center	1334 South Church	Cleveland	37311	Rita Hannah	593-7082
Bradley County Health Dept.	201 Dooley Street	Cleveland	37311	Eloise Waters	728-7020
Bradley/Cleveland Community Services Agency	P.O. Box 3297	Cleveland	37320	Demetrius Ramsey	479-4111
Life Bridges	P.O. Box 29	Cleveland	37364	Diana Jackson	472-5268
NAACP-Bradley County Branch	P.O. Box 4922	Cleveland	37320	Lawrence Armstrong	650-0107
Dept. of Human Services	950 Starvue Drive, Suite 6	Cleveland	37311	Ronnie Moses	478-0300
Family Resource Agency	3680 Michigan Avenue	Cleveland	37323	Angie Benefield	479-9339
Hiwassee Mental Health Center	940 South Ocoee Street	Cleveland	37311	David Franz	479-5454
Horizon Square Apartments	2324 Georgetown Road	Cleveland	37311	Wendy Quigley	476-9393
Workforce Development Agency	P.O. Box 4757	Chattanooga	37405	Rick Layne	413-8742
Ocoee Outreach	2707 North Ocoee St.	Cleveland	37312	Randy Bonner	476-5493
Reality House/Halfway House	360 Worth Street	Cleveland	37311	Ben Salicco	479-0353
United Way of Bradley County	P.O. Box 193	Cleveland	37364	Matt Ryerson	479-2020
SETHRA	P.O. Box 909	Dunlap	37327	Ray Evans	949-2191
River County Assoc. of Realtors	2070 Candies Lane	Cleveland	37312	Tara Hampton	476-5912
100 Black Men	P.O. Box 5677	Cleveland	37320	Ronnie Arnold	650-7375
Bradley Initiative for Church and Community	P.O. Box 5404	Cleveland	37320	Brenda Hughes	559-1112
Douglas-Cherokee Economic Authority	P.O. Box 1218	Morristown	37816	Susan Luker	587-4500
Southeast Tennessee Development District	P.O. Box 4757	Chattanooga	37405	Chuck Hammonds	424-4264
College Hill Recreation Center	263 Berry Street	Cleveland	37311	Tamshia Curry	457-3776
City Public Works Department		Cleveland	37311	Tommy Myers	593-6455
City Recreation Department	P.O. Box 1519	Cleveland	37311	Patti Pettit	593-6901
Greg Thomas, Planning Director	185 Second Street NE	Cleveland	37311		479-1913
Assistant City Manager				Melinda Carroll	593-1585
City Manager				Janice Casteel	593-3339
City Special Projects				Jonathan Jobe	593-3821
Tom Rowland, Mayor					
Charlie McKenzie, Councilman					
Bill Estes, Councilman					

AGENCY	ADDRESS	CITY	ZIP	CONTACT	PHONE
David May, Councilman					
Avery Johnson, Councilman					
Dale Hughes, Councilman					
Richard Banks, Councilman					
George Poe, Councilman					
Families First	450 Starvue	Cleveland	37311	Geraldine Elam	478-0300
Bradley Initiative Credit Union	1075 Blythe Avenue	Cleveland	37311	Denis Collins	559-1181
Caring Place	130 Wildwood Avenue	Cleveland	37311	Reba Terry	472-4414
Impact Cleveland	1075 Blythe Avenue	Cleveland	37311	Dustin Tommey	413-9311
Blythe Neighborhood Association	Email address only			Kim Lorello	
Inman Street Historical Group	P.O. Box 4524	Cleveland	37320	Alma Dodson	244-5391
Planning Commission Members					
Corey Divel, Planner	185 Second Street NE	Cleveland	37311		479-1913
George Poe	3204 Cowan Street NW	Cleveland	37312		593-2971
John Kimball, Attorney	P.O. Box 1169	Cleveland	37311		476-5841
Clarke Taylor	2190 Joy Street	Cleveland	37311		596-9096
Larry Presswood	463 Centenary Avenue	Cleveland	37311		614-4640
Maryl Elliott	643 Worth Street	Cleveland	37311		472-8216
Dee Burris	P.O. Box 3693	Cleveland	37320		478-3050
Andrew Johnson	3530 Adkisson Drive NW	Cleveland	37312		479-1276
Yvonne Cannon	4155 Freewill Road	Cleveland	37312		339-8902
Tricia Haws	3125 Clearwater Drive NE	Cleveland	37312		284-9870

AGENCY	CONTACT	PHONE	CELL	FAX	EMAIL
Habitat for Humanity of Cleveland	Matt Carlson	476-6947	476-6947	476-3916	mcarlson@habitatofcleveland.org
Cleveland Emergency Shelter	Dwight Donohoo	478-1458	308-9112		lonewolf4@bellsouth.net
Clev. Housing Authority	Paul Dillenger	479-9659		339-5984	paul@clevelandhousingauthority.com
South Cleveland Community Center	Rita Hannah	559-3322	593-7082	559-3380	rhannah@clevelandtn.gov
Bradley County Health Dept.	Eloise Waters	728-7020		479-6130	eloise.waters@state.tn.us
Bradley Cleveland Services	Demetrius Ramsey	479-1913	544-3387	479-4113	demetriusramsey@gmail.com
Life Bridges	Diana Jackson	472-5268	421-6436	479-1492	dijackson59@hotmail.com
NAACP-Bradley County Branch	Lawrence Armstrong		650-0107		bradlevnaacp@charter.net
Dept. of Children's Service	Ronnie Moses	478-0300	478-6741	559-4986	ronnie.moses@tn.gov
Family Resource Agency	Angie Benefield	479-9339		472-4823	angie@fratn.com
Hiwassee Mental Health Center	David Franz	479-5454		479-0403	dfranz@vbhcs.org
Horizon Square Apartments	Wendy Quigley	476-9393		476-5371	wquigley@pkmanagement.com
Workforce Development Agency	Rick Layne	266-5781	413-8742	267-7705	rlayne@sedev.org
Ocoee Outreach	Randy Bonner	476-5493	240-8620	339-3782	rbonner@bradleybaptist.org
Reality House/Halfway House	Ben Salicco	479-0353	432-1345	476-5348	bsalicco@vbhcs.org
United Way of Bradley County	Matt Ryerson	479-2020	310-7476	339-1110	mattryerson@unitedwaybc.com
SETHRA	Ray Evans	949-5912		949-4023	evans_ray@msn.com
River County Association of Realtors	Tara Hampton	476-5912		478-5964	ae@rivercounties.com
100 Black Men	Ronnie Arnold	284-6602			ronniearnold1@charter.net
Bradley Initiative for Church & Community	Brenda Hughes	559-1112	284-4548	559-1244	bhughes@4bicc.net
Bradley Initiative Credit Union	Denis Collins	559-1181	716-1411	339-1056	bicreditunion@bellsouth.net
Douglas-Cherokee Economic Authority	Susan Luker	587-4500		587-4509	sluker@douglascherokee.org
Families First	Geraldine Elam	478-0300			geraldine.elam@state.tn.us
The Caring Place	Reba Terry	472-4414		339-1615	rterry@thecaringplaceonline.org
Impact Cleveland (Lisa Mantooth)	Dustin Tommey	472-9876	413-9311		impactclevelandtn@gmail.com
Blythe Neighborhood Association					
Inman Street Historical Group	Alma Dodson				mddotsonandsonsobits@hotmail.com
College Hill Recreation Center	Trese Curry		457-3776		tcurry@clevelandtn.gov
City Public Works Department	Tommy Myers		593-6455		tmyers@clevelandtn.gov
City Recreation Department	Patti Pettitt		593-6901		ppetitt@clevelandtn.gov
Special Projects	Jonathan Jobe	479-1913	593-3821		jjobe@clevelandtn.gov
Assistant City Manager	Melinda Carroll		593-1585		mcarroll@clevelandtn.gov
City Manager	Janice Casteel		593-3339		jcasteel@clevelandtn.gov
City Council Members					
Planning Commission Members					
Matthew Coleman -owner of Woolen Mill					mcolemanlaw@gmail.com
Inman Street Historical Group	Alma Dodson				mddotsonandsonsobits@hotmail.com

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New Overnight Dump Truck Use Policy

The Public Works Dept. will no longer be able to offer the use of overnight dump trucks during the months of November and December. This is due to use during prime loose leaf season. Services will resume in January.

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Here is a listing of projects that the Cleveland City Schools has been able to complete with the funding from the half cent sales tax. [Read on...](#)

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Mayor's Corner



Mayor Tom Rowland

Since 1991, Mayor Rowland has served as Cleveland's city leader. [Read More](#)

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Event Details

CDBG Public Meeting

Thursday, January 30

The primary purpose of this public meeting is to solicit and receive input from citizens, non-profit organizations and other interested parties regarding community development and housing needs for the five year planning period and discussion of Analysis of Impediments to Fair Housing Choice study.

Date: January 30

Time: 5:30 PM

Location: City Council meeting room in the Municipal Building

Address: 190 Church Street NE
Cleveland, TN 37311

Links: [Click here to see the full notice. \(/DocumentCenter/View/355\)](#)



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Community Development Block Grant

Notice of [CDBG Public Hearing](#) on January 30, 2014.

About the Program

The Community Development Block Grant (CDBG) program was enacted into law as part of the Housing and Community Development Act of 1974. It is a formula-allocated program that provides grants to eligible grantees; Cities with populations over 50,000, urban counties with more than 200,000 people, and states.

Purpose

CDBG's main purpose is to provide, decent, safe and sanitary housing, a suitable living environment and economic opportunities to low and moderate income (defined as household not exceeding 50% of the median income of the area) and moderate income (defined as less than 50% of the median income) people. CDBG remains the principal source of revenue for localities to utilize in devising flexible and comprehensive neighborhood strategies to prevent physical, economic, and social deterioration in lower income neighborhoods throughout the nation.

Cleveland's Block Grant

The City of Cleveland became a CDBG entitlement city in 2004. The city's block grant is administered by the Development and Engineering Services Department. Cleveland has received a total of \$3,232,351 from 2004-2013. In 2013-2014, Cleveland's revised allocation of CDBG funds is \$353,451.

Consolidated Plan

In 2009, the city adopted its most recent five-year consolidated plan. The current action plan is the fifth and final annual plan that will be issued to support the [5-Year Consolidated Plan](#). The purpose of the action plan is to inform the public how the City of Cleveland expects to allocate the federal resources made available through the U.S. Department of Housing and Urban Development (HUD).

Development and Engineering Services uses the information in the action plan to guide its efforts and measure how effectively the city employs HUD funding to meet the needs of residents, particularly those related to decent affordable housing and creating a suitable living environment. HUD uses the action plan as a benchmark to evaluate the city's [Consolidated Annual Performance Evaluation Report](#) (CAPER) submitted at the end of each program year.

Citizen Involvement

In a continuing effort to meet the needs of Cleveland's residents, we encourage [Citizen Participation](#) in the planning process for community development activities. The department conducts public hearings at least twice each year. Hearings are publicized in the local newspaper and on the city's website.

You are invited to call the City of Cleveland's Development and Engineering Services Department at 479-1913, and get involved with your community.

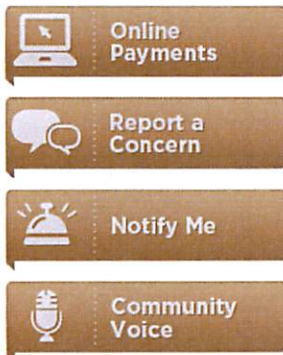
Contact Info

Teresa Torbett
CDBG Coordinator
[Email](#)

Development & Engineering Services Building
PO Box 1519
185 2nd St. NE
Cleveland, TN 37311

Ph: (423) 479-1913
Fx: (423) 559-3373

Hours
8:00 am - 5:00 pm
Monday - Friday



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Teresa Torbett

From: Randall Higgins <rhiggins1947@icloud.com>
Sent: Monday, February 03, 2014 10:46 AM
To: Teresa Torbett
Subject: Fwd: Revised CDBG Release

Good morning. This is the story that went to the banner, times-free press and chattanooga. Randall

Begin forwarded message:

From: Randall Higgins <rhiggins1947@icloud.com>
Date: January 24, 2014 at 3:53:13 PM EST
To: joyanna.love@clevelandbanner.com, HWchattanooga@gmail.com,
paul.leach.press@gmail.com
Subject: Revised CDBG Release

The city of Cleveland will hold a public hearing on Thursday, January 30, to hear comments regarding the development of a Community Development Block Grant Consolidated Plan for 2014-2018. Comments will also be heard regarding an Analysis of Impediments to Fair Housing Choices study.

The grant funds are used to serve low to moderate income residents and areas within the CDBG designated target area. The five-year Consolidated Plan will be submitted to the U.S.Department of Housing & Urban Development for approval in May.

The primary purpose of the public hearing is to receive comments from citizens, non-profit organizations and other interested parties regarding housing and community development needs within the target area.

The meeting will be held at 5:30 p.m. in the City Council Room at The Municipal Building at 190 Church Street N.E. The meeting room complies with the Americans with Disabilities Act. If special accommodations are required for non-English speaking or hearing/visually impaired persons, notify Teresa Torbett at 423-479-1913 or ttorbett@clevelandtn.gov prior to the day of the meeting.

The public hearing begins a 30-day comment period that concludes March 1, 2014. Written or oral comments can be made to Teresa Torbett, Grants Manager, by telephone, email, or mailed to Teresa Torbett, City of Cleveland, 185 Second Street N.E., Cleveland, TN., 37311.

During the past ten years, Cleveland's CDBG allocations have been part of the funding for sidewalk, recreation and housing needs in selected neighborhoods.

Teresa Torbett

From: Randall Higgins <rhiggins1947@icloud.com>
Sent: Monday, February 03, 2014 1:14 PM
To: Teresa Torbett
Subject: Re: We also had a mayor's column

Hey Teresa

The Banner ran Joyanna's story Friday about the Thursday meeting. It includes information about picking up survey forms. The Banner did not run the advance story. Neither did the Times Free Press.

The Chattanooga ran the story on Jan. 24.

The mayor's column was in the Banner on Thursday Jan. 30, so it was out a few hours before the meeting.

We will include the Spanish language "Noticias Libres" in the future. Contact person there is Angela Garcia, 423-757-6407 or agarcia@timesfreepress.com.

> Randall - can you give me the dates each of those ran. I didn't see
> either one (during the snow I didn't get my paper). Did anything run
> in the Times/Free Press?

>

> Thanks - Teresa

>

> -----Original Message-----

> From: Randall Higgins [<mailto:rhiggins1947@icloud.com>]

> Sent: Monday, February 03, 2014 10:53 AM

> To: Teresa Torbett

> Subject: We also had a mayor's column

>

> http://www.clevelandbanner.com/view/full_story/24487967/article--OUR-C

> ITY--CD BG-city-grants-enhance-our-quality-of-life?



Monday, February 03, 2014

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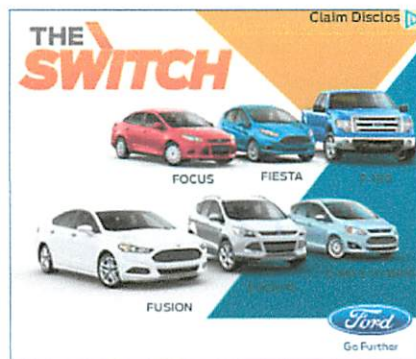


Cleveland To Hold Public Meeting On Community Development Block Grant Consolidated Plan

Friday, January 24, 2014

The city of Cleveland will hold a public hearing on Thursday, to hear comments regarding the development of a Community Development Block Grant Consolidated Plan for 2014-2018. Comments will also be heard regarding an Analysis of Impediments to Fair Housing Choices study.

The grant funds are used to serve low to moderate income residents and areas within the CDBG designated target area. The five-year Consolidated Plan will be submitted to the U.S. Department of Housing & Urban Development for approval in May.




The primary purpose of the public hearing is to receive comments from citizens, non-profit organizations and other interested parties regarding housing and community development needs within the target area.

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The public hearing begins a 30-day comment period that concludes March 1. Written or oral comments can be made to Teresa Torbett, Grants Manager, by telephone, email, or mailed to Teresa Torbett, City of Cleveland, 185 Second Street N.E., Cleveland, Tn., 37311.

During the past 10 years, Cleveland's CDBG allocations have been part of the funding for sidewalk, recreation and housing needs in selected neighborhoods.

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OUR CITY: CDBG city grants enhance our quality of life

by Cleveland Mayor Tom Rowland

4 days ago | 109 views | 0 | 10 | 0 | 0



Cleveland Mayor Tom Rowland

During the past 10 years our city has been able to use a special grant to enhance the quality of life in targeted areas.

It is called the Community Development Block Grant and is issued through the U.S. Department of Housing and Urban Development.

Cleveland has been a recipient since 2004, after being recognized as a federal

Metropolitan Statistical Area. We have been able to leverage that annual grant, by adding some local money and other grants, to bring more housing, recreational opportunities, sidewalks and other benefits to some areas.

A current example is the work that began this winter to build a new Mosby Park swimming pool. Some CDBG money is included in funds that allows the old, leaking pool to be replaced with a new and better one, plus a new concession area and restrooms.

Another, continuing example is our partnership with nonprofit organizations. Some of the CDBG fund, plus the great contributions our citizens and volunteers make to Habitat for Humanity of Cleveland, has allowed some well-deserving families to move into homes of their own.

The annual grant for Cleveland from CDBG is not a fixed amount. It can vary somewhat each year.

Over the past 10 years our city has been able to use over \$3.2 million from CDBG, combined with other sources, to benefit neighborhoods and families in the targeted areas.

The grant has been used for drainage improvements, recreational facilities, sidewalks, codes enforcement, down payment assistance for some qualified

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families, infrastructure for a low to moderate income subdivision and more.

Detailed information about CDBG funding and how it is used can be accessed through your city's website, clevelandtn.gov. Click "Departments" and then go to "Development and Engineering Services" to learn more.

Every five years the city must write a new five-year consolidated plan outlining the goals for CDBG funds and how we plan to meet the goals.

The new year 2014 marks the end of our city's second five-year consolidated plan. Cleveland's grants director, Teresa Torbett, is seeking public comments as a new plan, for 2014 through 2018, is being written. Those comments can be mailed or emailed to her office at 185 Second St. NE, Cleveland, TN. 37311 or ttorbett@clevelandtn.com. And watch for public hearing opportunities too.

We all thank the many nonprofit agencies that combine their strong support with our city's work to make us "The City With Spirit."

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Public input eyed on block grant use

By JOYANNA LOVE
Banner Senior Staff Writer

The Cleveland Community Development office is asking for input on how Community Development Block Grant funds should be spent.

The grant money is administered through the U.S. Department of Housing and Urban Development.

A public meeting was held Thursday as part of developing the five-year consolidated plan for using the grants. The plan will then be reviewed on an annual basis.

Paul Johnson of The Housing Fund, based in Nashville, is assisting with the compilation of the plan and presented an overview of the block grant program.

Cleveland received \$353,451 in 2013

The condition of existing homes and rental properties in specific areas were the main concerns voiced by community members at Thursday's meeting.

Data presented during the gathering showed there are more people renting in Cleveland than own their own home.

Paul Dellinger of the Cleveland Housing Authority said owners of rental properties in target areas, areas where it has been determined block grants could be used, need to be held accountable for keeping rental houses in good condition.

City Councilman Bill Estes said the majority of the housing units in the block's target areas are rental properties. He said some have "high concentrated areas" of poorly kept rental properties. Estes said he wanted to see specific data on individual neighborhoods.

Johnson said the information would be available as the process moves along.

Matt Carlson, executive director of Habitat for Humanity of Cleveland, said much of what the organization has done in recent years has been helping non-Habitat homeowners make needed repairs. (These repairs are made through the organization's "Brush with Kindness" program.)

"We have an aging housing stock here, for

See GRANT, Page 6

Grant

From Page 1

renters [and] homeowners that needs to be worked on, in the CDBG area especially," Carlson said.

Carlson said many homes and rental homes in the block grant target areas have been handed down from generation to generation.

One resident spoke to this as she described a burned-out house and empty houses on her street. She said her house had been handed down through her husband's family.

Johnson said the houses probably have some issues that could be addressed through codes reinforcement. However, he said some are older owners living on a fixed income and may not be able to make the repairs; Carlson agreed.

CDBG funds can be used for projects that help provide decent housing, economic opportunity or a suitable living environment. The project must also "benefit low to moderate income persons, aid in prevention of slum and blight" or address an urgent need, according to Johnson's presentation.

Input has been gathered from numerous local organizations.

In 2013, Cleveland received \$353,451 in funding. How much money an area receives is based on a national formula looking at cost of housing, percentage of residents who make less than 80 percent of the median income for the area and the percentage of residents paying more than 30 percent of their

annual income for housing, whether through renting or home ownership.

In the past, block grant funding has been used for drainage improvement recreation improvements, sidewalks, cleaning vacant lots, assisting families with making downpayments houses, paying a code enforcement inspector, etc.

Goals set during last year's review of the plan were to improve recreational opportunities in low to moderate income neighborhoods, to use code enforcement to improve look and economic opportunity and to acquire land to provide affordable housing.

Part of developing the consolidated plan involves a fair housing study of the area. The study gathers data on affordable housing and housing needs.

A survey on affordable housing and fair housing is also being given. Copies of the survey can be picked up at the Cleveland Municipal building front desk or at the Development and Engineering Community Development office. Completed surveys should be returned to the same locations.

The survey may also be acquired by emailing community development coordinator Teresa Torbett at ttorbett@clevelandtn.gov. Suggestions for using block grant funding can also be sent to this email address.

The entire consolidated plan must be submitted by Cleveland to HUD by May 15.

Teresa Torbett

From: Teresa Torbett
Sent: Tuesday, January 28, 2014 1:06 PM
To: Angie Faulkner Benefield (angie@fratn.com); Ben Salicco (bsalicco@vbhsc.org); bicreditunion@bellsouth.net; Brenda Hughes (bhughes@4bicc.net); David Franz (dfranz@vbhcs.org); Demetrius Ramsey (demetriuscramsey@gmail.com); dljackson59@hotmail.com; Dustin Tommey (impactclevelandtn@gmail.com); eloise.waters@state.tn.us; Geraldine Elam (geraldine.elam@tn.gov); Janice Casteel (jcasteel@clevelandtn.gov); Jonathan Jobe (jjobe@clevelandtn.gov); Lawrence Armstrong (bradleynaacp@charter.net); lonewolf4@bellsouth.net; Matt Carlson; Matt Ryerson (mattryerson@unitedwaybc.com); Myers, Tommy (tmyers@clevelandtn.gov); Patti Petitt (ppetitt@clevelandtn.gov); paul@clevelandhousingauthority.com; Randy Bonner (rbonner@bradleybaptist.org); Ray Evans (evans_ray@msn.com); Reba Terry (rterry@thecaringplaceonline.org); Rick Layne (rlayne@sedev.org); Rita Hannah (rhannah@clevelandtn.gov); Ronnie Arnold (ronniearnold@charter.net); Ronnie Moses (ronnie.moses@tn.gov); Susan Luker (sluker@douglascherokee.org); Tara Hampton (ae@rivercounties.com); Trese Curry (tc Curry@clevelandtn.gov); Wendy Quigley (wquigley@coldwatermanagement.com)
Subject: CDBG Public Meeting - Thursday - January 30th, 2014
Attachments: Memo Regarding Public Hearing 1-22-2014.doc

Greetings All –

This is a reminder of the CDBG Public Meeting scheduled for Thursday, January 30th at 5:30 p.m. in the City Council Meeting Room, 190 Church Street NE. Public notice of the meeting has been in the Cleveland Daily Banner, radio spots and mailings to service providers in our community. The public meeting will begin the public participation and planning process for the Five-Year Consolidated Plan and the Analysis of Impediments to Fair Housing Choice study. It is vitally important to gather public input on perceived needs regarding housing and community development for the City of Cleveland and any issues regarding Please make a special effort to attend and participate in planning process. Your input and concerns are requested.

See the attached memo regarding the meeting. If special accommodations are needed, please contact me prior to the meeting.

I look forward to seeing you at the meeting on Thursday afternoon!

Regards,

Teresa Torbett
423-593-0124 cell

March 11th, 2014 Meeting

Notice of Public Hearing in Cleveland Daily Banner – March 2, 2014

Minutes of March 11th meeting and sign-in sheet

Memo to Service Providers, etc. (list previously attached)

Proof of website notice of meeting

Survey

News Releases – Cleveland Daily Banner and Noticias Libres

**NOTICE OF PUBLIC MEETING
COMMUNITY DEVELOPMENT BLOCK GRANT
FIVE YEAR CONSOLIDATED PLAN AND
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE**



The City of Cleveland, Tennessee will hold a public meeting on Monday, March 11th, 2014, at 5:30 p.m. (local time) at the Blythe Family Support Center (old Blythe Avenue School) located at 1075 Blythe Avenue SE. The purpose of the public meeting is to hear public comments concerning the 2014-2019 Consolidated Plan, 2014 Annual Action Plan and Analysis of Impediments to Fair Housing Choices for the City's Community Development Block Grant Program.

Cleveland residents are invited to attend and participate in the public meeting. If special accommodations are required for non-english speaking or hearing/visually impaired, notify Teresa Torbett at 423-479-1913 or via email at ttorbett@clevelandtn.gov prior to the day of the meeting. Citizens are also encouraged to submit written or oral comments to Teresa Torbett, Grants Manager, City of Cleveland, 185 Second Street NE, Cleveland, TN 37311.

March 2, 2014

TO: Janice, Legal Ad Department

Please publish this notice one (1) time only on March 2, 2014. Bill City of Cleveland, CDBG Program, P.O. Box 1519, Cleveland, TN 37364-1519; ATTN: Accounts Payable, Kim Winters.

**LEGAL PUBLICATION
NOTICE OF PUBLIC MEETING
COMMUNITY DEVELOPMENT BLOCK GRANT
FIVE YEAR CONSOLIDATED PLAN AND
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING
CHOICE**

The City of Cleveland, Tennessee will hold a public meeting on Monday, March 11th, 2014, at 5:30 p.m. (local time) at the Blythe Family Support Center (old Blythe Avenue School) located at 1075 Blythe Avenue SE. The purpose of the public meeting is to go hear public comments concerning the 2014-2019 Consolidated Plan, 2014 Annual Action Plan and Analysis of Impediments to Fair Housing Choices for the City's Community Development Block Grant Program.

Cleveland residents are invited to attend and participate in the public meeting. If special accommodations are required for non-english speaking or hearing/visually impaired, notify Teresa Torbett at 423-479-1913 or via email at ttorbett@clevelandtn.gov prior to the day of the meeting. Citizens are also encouraged to submit written or oral comments to Teresa Torbett, Grants Manager, City of Cleveland, 185 Second Street NE, Cleveland, TN 37311.

March 2, 2014

**Community Development Block Grant Public Meeting
2014-2019 Consolidated Plan/Action Plan and
Analysis of Impediments to Fair Housing Choice
Tuesday, March 11, 2014
5:30 p.m.
Blythe Family Support Center**

The second in a series of public hearings and meetings regarding the Community Development Block Grant Program's five year Consolidated Plan/Action and Analysis of Impediments to Fair Housing Choice was held on Tuesday, March 11, 2014 at 5:30 p.m. at the Blythe Family Support Center located at 1075 Blythe Avenue. Twenty-eight people attended the public meeting (sign-in sheet attached).

Teresa Torbett, CDBG Coordinator, welcomed those in attendance to the meeting and introduced Paul Johnson of The Housing Fund and Adriane Harris of Impetus Strategies as facilitators of meeting. The Housing Fund will be preparing the 2014-2019 Consolidated Plan/Action Plan and the Analysis of Impediments to Fair Housing Choice that will be submitted to HUD by May 15, 2014. A questionnaire was given to all attending for input on the Consolidated Planning Process on affordable housing, Analysis of Impediments to Fair Housing Choice and community development needs.

Paul Johnson presented the overview of the CDBG program, primary objective, and national objectives. He discussed eligible general activities, rehabilitation and preservation activities, housing related activities, and special economic activities. Ineligible activities were also outlined. Previous City of Cleveland projects were noted so that those attending would have an idea of projects funded with CDBG. The Consolidated Plan was reviewed noting the required statutory goals, the major parts of the Consolidated Plan and timeline.

Paul also discussed the CDBG Target Areas and the census tracts. Owner and renter costs as percent of income was presented at the Tract level. Examples were given of "what families can afford" in regards to housing at the Tract level.

Adriane Harris conducted the mapping exercise. The attendees were divided into groups and presented with a map of the CDBG target area and with instructions on how to gather group information. A SWAT analysis was outlined and the groups were given a period of time to discuss each section: Strengths, Weaknesses, Assets, and Threats. At the end of the group discussion, each group had a spokesman to go over their results.

Group 1 – Spokesman – Alma Dodson

Highlighted Census Tract 104 as the gateway to Cleveland. Could build on economic growth. Drainage is a concern in CT 104 and 107. Lack adequate street light wattage. Regentrification – urban area/higher income moving in/lower income moving out. CT 107 could feed into CT 105 for commerce. Would like to summer jobs given to those that live in the area for parks and recreation.

Group 2 – Alphonso Pugh

Strengths – diversity of the area makes obtaining grant favorable. Nice Park and Recreation Center. Habitat for Humanity has built homes in the area and the Cleveland Housing Authority has housing in the area.

Weaknesses – abandoned buildings, homeless individuals, homeless shelter in the area, roads need improving. Need transitional housing and affordable housing.

Assets - College Hill Recreation Center – originally black school that is now recreation facility. They want the multi-purpose field converted back to a baseball field.

Threats – gang activity, property disputes, lack of opportunities

Group 3 – Renee Lastra

This was a culturally diverse group with several Hispanics.

Strengths – businesses, churches, hospital, city transportation and Lee University

Weaknesses – no grocery stores or pharmacy in area, condemned property, gang activity, drug problems, homeless persons occupy vacant buildings, transportation not available in all areas of the city, lack of affordable housing

Group 4 – Dustin Tommey

This group focused on CT 107 (Blythe area).

Strengths – diversity, Blythe Family Support Center and services they provide. The heritage, history and pride in the area. College Hill Recreation and South Cleveland Community Center and Blythe Bower Elementary School. Access to public transportation. Close to downtown but Whirlpool site separates the downtown area. Factories in the area.

Weaknesses – Whirlpool site, factories in the area that have gone out of business, aged housing stock, homelessness (solution would be improving range of services for transitional housing from shelter to stability); squatting and theft; code violations for rental properties and landlord/tenant issues; lack of legal aid availability, fresh food availability, sidewalks to replace open ditches, garbage and abandoned vacant homes

Threats – drug/gang activity, disinvested by the City, vacant Whirlpool site

Opportunities – Whirlpool site redevelopment, jobs, organizations and partnerships, the Blythe Neighborhood Association, playground improvements needed at the Blythe Family Support Center.

Group 5 – Josh Coleman

Strengths – area is partially zoned industrial which could be redeveloped; currently a grocery in the area

Weaknesses – drainage, open ditches, dumping, code enforcement needed, disposal problems, inadequate street lighting, slum lords that don't care who they rent to or condition of property, more rental units not kept up, sidewalks needed, no new business opportunities and no one wants to come to the area

Opportunities – ability for tax write-off to help revitalize the job market for the area, stimulate opportunities for families, public transportation available but extended hours and limited weekend service needed

Threats – lack of funds, general poverty, no place for the homeless to go during the day

Ms. Torbett requested that the surveys be turned in as they leave. The next opportunity for participation will be announced in April.

**CDBG FIVE-YEAR CONSOLIDATED PLAN
AND
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE STUDY
PUBLIC MEETING
MARCH 11, 2014
5:30 P.M.
BLYTHE FAMILY SUPPORT CENTER**

NAME	EMAIL/PHONE/ADDRESS
1. <u>Carrie Kirkpatrick</u>	<u>clkirkpatrick@yahoo.com</u>
2. <u>Sarah Haratine</u>	<u>Vistaworldway66.com</u>
3. <u>Marta Mendoza</u>	<u>423- 479- 3292 Spanish only</u>
4. <u>Renee Lastra</u>	<u>rlastra@lecuiversity.edu</u>
5. <u>Brenda Hughes</u>	<u>bhughes@4bicc.net</u>
6. <u>Cheri Worley</u>	<u>@impactclevelandvista@gmail.com</u>
7. <u>Kelli Kyle</u>	<u>kelli@therefugecommunity.org</u>
8. <u>Terry Johns</u>	<u>director@</u>
9. <u>Patti Pettit</u>	<u>ppetit@Clevelandtn.gov</u>
10. <u>Israel Waldrop</u>	<u>israel@therefugecommunity.org</u>
11. <u>Dustin Tomney</u> (Teena)	<u>impactclevelandtn@gmail.com</u>
12. <u>Julia Porter</u>	<u>↑</u>
13. <u>Whitley Knight</u>	<u>jpporter@clevelandschools.org</u>
14. <u>Kim Lovello</u>	<u>wingsofdragonz@gmail.com</u>
15. <u>MARTI LOVELLO</u>	<u>my 563 912 @ y a h o o . c o m</u>
16. <u>Christy Armstrong</u>	<u>christy.armstrong@develandbanner.com</u>
17. <u>Sonia Santos</u>	<u>_____</u>
18. <u>B. Joshua Coleman</u>	<u>imageysculpture@gmail.com</u>

20. Matt Carlson mcarlson@habitatofcleveland.org
21. ALPHONSO MARTIN ALPHONSO MARTIN 241@YAHOO.COM
22. EDWIN DAVIS _____
23. Al Dizon _____
24. Charly Becanega _____
25. Mariela Fino _____
26. Juan Gonzalez _____
27. Leresa Jewett City Staff
28. Christopher Martin _____
29. _____
30. _____
31. _____
32. _____
33. _____
34. _____
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37. _____
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42. _____

City of Cleveland

CLEVELAND TENNESSEE
Development & Engineering Services



Jonathan Jobe
Director
jjobe@clevelandtn.gov
Cell: (423) 593-3821

185 Second Street NE
Cleveland, TN 37311
(423) 479-1913
Fax: (423) 559-3373

TO: All Cleveland, Tennessee Area Low-Moderate Income Service Providers, Other Interested Parties and City Departments

FROM: Teresa Torbett, Grants Manager *Teresa*

DATE: March 5, 2014

RE: 2014-2018 Community Development Block Grant Consolidated Plan Analysis of Impediments to Fair Housing Choice Study

The City of Cleveland will be conducting a public meeting on Tuesday, March 11, 2014, at 5:30 p.m. at the Blythe Family Support Center (old Blythe Avenue School) located at 1075 Blythe Avenue SE. This meeting is the second public meeting held concerning the 2014-2019 Consolidated Plan, 2014 Annual Action Plan and the Analysis of Impediments to Fair Housing Choice study for the City's Community Development Block Grant Program (CDBG).

The purpose of this meeting is to solicit and receive input from citizens, nonprofit organizations and other interested parties regarding community development and housing needs. Additional data concerning housing needs and affordability and housing analysis information for the low to moderate income target area (demographic, economic, and housing market analysis) will be presented.

A participatory planning exercise focusing on housing and community development needs with the CDBG target areas will give attendees an opportunity to graphically represent their issues, concerns and preferred solutions. A survey will also be available to complete.

Public notice was printed in the Cleveland Daily Banner on March 2, 2014. Everyone is encouraged and invited to attend or submit comments to Teresa Torbett, Grants Manager, City of Cleveland, 185 Second Street NE, Cleveland, TN 37311, or email to ttorbett@clevelandtn.gov. Your participation and input is very valuable during the planning process. Please make a special effort to attend this public meeting and share your knowledge.

Teresa Torbett

From: Teresa Torbett
Sent: Monday, March 10, 2014 2:31 PM
To: Angie Faulkner Benefield (angie@fratn.com); Ben Salicco (bsalicco@vbhsc.org); bicreditunion@bellsouth.net; Brenda Hughes (bhughes@4bicc.net); David Franz (df Franz@vbhcs.org); Demetrius Ramsey (demetriuscramsey@gmail.com); dljackson59@hotmail.com; Dustin Tommey (impactclevelandtn@gmail.com); eloise.waters@state.tn.us; Geraldine Elam (geraldine.elam@tn.gov); Janice Casteel (jcasteel@clevelandtn.gov); Jonathan Jobe (jjobe@clevelandtn.gov); Lawrence Armstrong (bradleynaacp@charter.net); lonewolf4@bellsouth.net; Matt Carlson; Matt Ryerson (mattryerson@unitedwaybc.com); Myers, Tommy (tmyers@clevelandtn.gov); Patti Petitt (ppetitt@clevelandtn.gov); paul@clevelandhousingauthority.com; Randy Bonner (rbonner@bradleybaptist.org); Ray Evans (evans_ray@msn.com); Reba Terry (rterry@thecaringplaceonline.org); Rick Layne (rlayne@sedev.org); Rita Hannah (rhannah@clevelandtn.gov); Ronnie Arnold (ronniearnold@charter.net); Ronnie Moses (ronnie.moses@tn.gov); Susan Luker (sluker@douglascherokee.org); Tara Hampton (ae@rivercounties.com); Trese Curry (tc Curry@clevelandtn.gov); wquigley@pkmanagement.com
Cc: Charles McKenzie; Bill Estes - Lee Univ (bestes@leeuniversity.edu); David May; Avery Johnson; Tom Rowland; Dale Hughes; Richard Banks; George Poe
Subject: Reminder of CDBG Public Meeting

All –

Just a reminder regarding the public meeting that will be held on Tuesday, March 11th at 5:30 p.m. at the Blythe Family Support Center:

The City of Cleveland will be conducting a public meeting on Tuesday, March 11, 2014, at 5:30 p.m. at the Blythe Family Support Center (old Blythe Avenue School) located at 1075 Blythe Avenue SE. This meeting is the second public meeting held concerning the 2014-2019 Consolidated Plan, 2014 Annual Action Plan and the Analysis of Impediments to Fair Housing Choice study for the City's Community Development Block Grant Program (CDBG).

The purpose of this meeting is to solicit and receive input from citizens, nonprofit organizations and other interested parties regarding community development and housing needs. Additional data concerning housing needs and affordability and housing analysis information for the low to moderate income target area (demographic, economic, and housing market analysis) will be presented.

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Public notice was printed in the Cleveland Daily Banner on March 2, 2014. Everyone is encouraged and invited to attend or submit comments to Teresa Torbett, Grants Manager, City of Cleveland, 185 Second Street NE, Cleveland, TN 37311, or email to ttorbett@clevelandtn.gov. Your participation and input is very valuable during the planning process. Please make a special effort to attend this public meeting and share your knowledge.

Look forward to seeing you there!

Teresa Torbett

Teresa Torbett

From: Teresa Torbett
Sent: Wednesday, March 05, 2014 6:50 PM
To: Charles McKenzie; Bill Estes - Lee Univ; Bill Estes; David May; Avery Johnson; Tom Rowland; Dale Hughes; George Poe; Richard Banks; Melinda Carroll; Shawn McKay; Jonathan Jobe; Tommy Myers; Patti Petitt; Steve Haun; David Bishop; Gregory Thomas; Corey Divil
Subject: Invitation to CDBG public meeting on March 11, 2014
Attachments: CDBG Meeting on 3-11-2014.pdf

Greetings All –

Attached is a notice of a public meeting regarding the 2014-2019 Consolidated Plan, Annual Action Plan and Analysis of Impediments to Fair Housing that is scheduled for Tuesday, March 11, 2014 at 5:30 p.m. at the Blythe Family Support Center. Please take a moment to read the memo and if possible make plans to participate in the planning process.

If you have any question, please let me know.

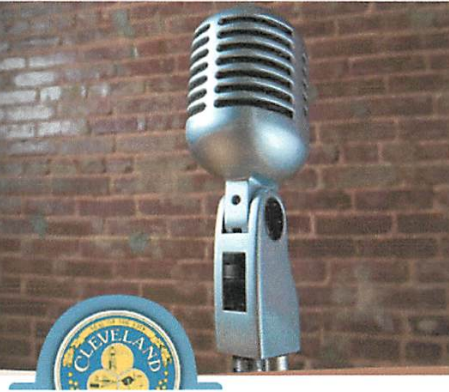
Thanks – Teresa
593-0124 cell

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Welcome to Cleveland, Tennessee!

Welcome to Cleveland, TN., the 5th largest industrial city in the state with 12 Fortune 500 manufacturers. If you enjoy Coca Cola, Dasani Water, or M&M Mars, use Coppertone or Dr. Scholl products, own a Whirlpool, Kenmore, Tappan appliance, [Read on...](#)

Liquor Tax

The Cleveland City Council voted Monday, Feb. 10, to keep the talks going with the Bradley County Board of Education on how a portion of the local liquor-by-the-drink tax funds are distributed for schools. [Read on...](#)

New Overnight Dump Truck Use Policy

The Public Works Dept. will no longer be able to offer the use of overnight dump trucks during the months of November and December. This is due to use during prime loose leaf season. Services will resume in January.

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February 28

Last day to pay property taxes without penalty

March 10

City Council Meeting

March 11

CDBG Public Meeting/Questionnaire

March 24

City Council Meeting

Mayor's Corner



Mayor Tom Rowland

Since 1991, Mayor Rowland has served as Cleveland's city leader. [Read More](#)

City of Cleveland, TN | P.O. Box 1519 | 190 Church St. NE | Cleveland, TN 37311 | Ph: (423) 472-4551 | Fx: (423) 559-3302

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Event Details

CDBG Public Meeting/Questionnaire

Tuesday, March 11

The primary purpose of this public meeting is to solicit and receive input from citizens, non-profit organizations and other interested parties regarding community development and housing needs for the five year planning period and discussion of Analysis of Impediments to Fair Housing Choice study.

Follow the link on the right for an opportunity to complete the Consolidated Plan Questionnaire.

Date: March 11**Time:** 5:30 PM**Location:** Blythe Family Support Center**Address:** 1075 Blythe Avenue SE
Cleveland, TN 37311**Links:** [Click here to fill out the Consolidated Plan Questionnaire. \(/index.aspx?NID=371\)](#)

City of Cleveland, TN | P.O. Box 1519 | 190 Church St. NE | Cleveland, TN 37311 | Ph: (423) 472-4551 | Fx: (423) 559-3302

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\(5 Year\)](#)[Consolidated Plan
Questionnaire](#)[Fair Housing](#)[Draft CAPER FY 2012-
2013](#)[Home](#) | [Departments](#) | [Development & Engineering Services](#) | [Community Development Block Grant](#)

Community Development Block Grant

[Notice of CDBG Public Meeting on March 11, 2014.](#)

About the Program

The Community Development Block Grant (CDBG) program was enacted into law as part of the Housing and Community Development Act of 1974. It is a formula-allocated program that provides grants to eligible grantees; Cities with populations over 50,000, urban counties with more than 200,000 people, and states.

Purpose

CDBG's main purpose is to provide, decent, safe and sanitary housing, a suitable living environment and economic opportunities to low and moderate income (defined as household not exceeding 50% of the median income of the area) and moderate income (defined as less than 50% of the median income) people. CDBG remains the principal source of revenue for localities to utilize in devising flexible and comprehensive neighborhood strategies to prevent physical, economic, and social deterioration in lower income neighborhoods throughout the nation.

Cleveland's Block Grant

The City of Cleveland became a CDBG entitlement city in 2004. The city's block grant is administered by the Development and Engineering Services Department. Cleveland has received a total of \$3,232,351 from 2004-2013. In 2013-2014, Cleveland's revised allocation of CDBG funds is \$353,451.

Consolidated Plan

In 2009, the city adopted its most recent five-year consolidated plan. The current action plan is the fifth and final annual plan that will be issued to support the [5-Year Consolidated Plan](#). The purpose of the action plan is to inform the public how the City of Cleveland expects to allocate the federal resources made available through the U.S. Department of Housing and Urban Development (HUD).

Development and Engineering Services uses the information in the action plan to guide its efforts and measure how effectively the city employs HUD funding to meet the needs of residents, particularly those related to decent affordable housing and creating a suitable living environment. HUD uses the action plan as a benchmark to evaluate the city's [Consolidated Annual Performance Evaluation Report](#) (CAPER) submitted at the end of each program year.

Citizen Involvement

In a continuing effort to meet the needs of Cleveland's residents, we encourage [Citizen Participation](#) in the planning process for community development activities. The department conducts public hearings at least twice each year. Hearings are publicized in the local newspaper and on the city's website.

You are invited to call the City of Cleveland's Development and Engineering Services Department at 479-1913, and get involved with your community.

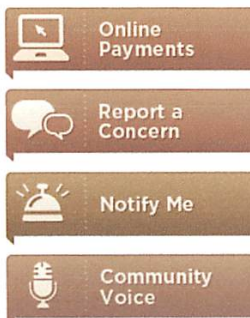
Contact Info

Teresa Torbett
CDBG Coordinator
[Email](#)

Development & Engineering Services Building
PO Box 1519
185 2nd St. NE
Cleveland, TN 37311

Ph: (423) 479-1913
Fx: (423) 559-3373

Hours
8:00 am - 5:00 pm
Monday - Friday



City of Cleveland, TN | P.O. Box 1519 | 190 Church St. NE | Cleveland, TN 37311 | Ph: (423) 472-4551 | Fx: (423) 559-3302

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Consolidated Plan Questionnaire

PLEASE COMPLETE THE QUESTIONNAIRE FOR INPUT FOR THE CITY OF CLEVELAND'S 2014-2019 CONSOLIDATED PLANNING PROCESS.

AFFORDABLE HOUSING

Please select how much you agree with each statement below.

1. There is enough affordable housing in Cleveland.

-- Select One --

2. Language barriers make it hard to find affordable housing.

-- Select One --

3. I experience discrimination when looking for affordable housing.

-- Select One --

4. There are ample affordable housing options in my neighborhood.

-- Select One --

5. There is sufficient public transportation near affordable housing.

-- Select One --

6. Public schools are satisfactory near affordable housing.

-- Select One --

7. There are ample affordable housing options that are suited for households with disabilities.

-- Select One --

8. There are ample affordable housing options that are suited for elderly persons over the age of 65.

-- Select One --

9. There are ample affordable housing options that are suited for large family households (4-5 BR housing).

-- Select One --

10. The conditions of affordable housing are suitable.

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-- Select One --

12. Poor credit keeps me from obtaining affordable owner occupied housing.

-- Select One --

13. WHAT ARE THE BARRIERS TO AFFORDABLE HOUSING IN CLEVELAND, IF ANY?

Check as many as apply.

- | | |
|---|---|
| <input type="checkbox"/> N/A | <input type="checkbox"/> Lack of need |
| <input type="checkbox"/> Development Costs (zoning, subdivision fees) | <input type="checkbox"/> Lack of housing option types so find other jurisdictions |
| <input type="checkbox"/> NIMBYism (Not In My Back Yard) | <input type="checkbox"/> Current zoning pattern |
| <input type="checkbox"/> Not an interest of area developers | <input type="checkbox"/> Lack of public transportation to employment center |
| <input type="checkbox"/> Lack of funding for interested developer | <input type="checkbox"/> Other |

If you selected other, what other barriers do you see?

14. PROVIDE COMMENTS, FEEDBACK, OR SUGGESTIONS (below) FOR THE CITY RELATED TO AFFORDABLE HOUSING NEEDS.

Analysis of Impediments Study to Fair Housing Choice

This questionnaire is intended for input and guidance for the City of Cleveland's programs, procedures, and policies related to Fair Housing choice.

DEFINITIONS: Analysis of Impediments to Fair Housing Choice (AI)

1. To identify impediments to fair housing choice within the City of Cleveland
2. Take appropriate actions to overcome the effects of any impediments identified through the analysis.
3. Maintain records reflecting the analysis and actions taken in this regard.

Fair Housing Act

Title VIII of the Civil Rights Act of 1968 (Fair Housing Act), as amended, prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), and disability.

Impediments

1. Any actions, omissions, or decisions taken because of race, color, religion, sex, disability, familial status, or national origin which restrict housing choices or the availability of housing choices.
2. Any actions, omissions, or decisions which have the effect of restricting housing choices or the availability of housing choices on the basis of race, color, religion, sex, disability, familial status, or national origin.

15. Have you experienced any Fair Housing issues in Cleveland?

-- Select One --

If yes, please explain where and how:

16. Have you seen or heard information regarding Fair Housing laws, programs, and enforcement within the City of Cleveland?

-- Select One --

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If yes, please explain where:

17. After reading the definitions above, what impediments to Fair Housing choice are there in Cleveland?

18. Any suggestions for the City of Cleveland to address Fair Housing issues?

COMMUNITY DEVELOPMENT

19. The list below outlines the current goals of the City of Cleveland. Rate these goals from 1-4 with 4 being the highest.

Recreational public facility improvements to improve the quality of life in low and moderate income neighborhoods.

-- Select One -- 


Code enforcement to improve the appearance of neighborhoods and provide economic stability.

-- Select One -- 

Acquisition of property within the low and moderate income target area for affordable housing.

-- Select One -- 

Planning to provide improved coordination of resources and maximize efficiency.

-- Select One -- 

20. Are there any goals the city should be considering related to community development needs in your specific neighborhood? Please include the name of your neighborhood in your description.

Thank you for taking the time to complete this questionnaire. Please make sure to click the Submit button below so your input will be received.

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Consolidated Plan Questionnaire

PLEASE COMPLETE THE QUESTIONNAIRE FOR INPUT FOR THE CITY OF CLEVELAND'S 2014-2019 CONSOLIDATED PLANNING PROCESS.

[Español](#)

[CUESTIONARIO DEL PLAN CONSOLIDADO](#)

Para completar el cuestionario en español, por favor haga clic en este enlace e imprimir el pdf. Correo electrónico el formulario completado a tlorbett@clevelandtn.gov o por correo a nuestra oficina en 185 2nd Street, NE, Cleveland, TN 37311

[AFFORDABLE HOUSING](#)

Please select how much you agree with each statement below.

1. There is enough affordable housing in Cleveland.

-- Select One --

2. Language barriers make it hard to find affordable housing.

-- Select One --

3. I experience discrimination when looking for affordable housing.

-- Select One --

4. There are ample affordable housing options in my neighborhood.

-- Select One --

5. There is sufficient public transportation near affordable housing.

-- Select One --

6. Public schools are satisfactory near affordable housing.

-- Select One --

7. There are ample affordable housing options that are suited for households with disabilities.

-- Select One --

8. There are ample affordable housing options that are suited for elderly persons over the age of 65.

-- Select One --

Engage your community - connect to news, events and information you care about. [View more information...](#)[Sign In](#)**10. The conditions of affordable housing are suitable.****11. Ample jobs are available in Cleveland that pay enough to afford housing costs.****12. Poor credit keeps me from obtaining affordable owner occupied housing.****13. WHAT ARE THE BARRIERS TO AFFORDABLE HOUSING IN CLEVELAND, IF ANY?**

Check as many as apply.

- | | |
|---|---|
| <input type="checkbox"/> N/A | <input type="checkbox"/> Lack of need |
| <input type="checkbox"/> Development Costs (zoning, subdivision fees) | <input type="checkbox"/> Lack of housing option types so find other jurisdictions |
| <input type="checkbox"/> NIMBYism (Not In My Back Yard) | <input type="checkbox"/> Current zoning pattern |
| <input type="checkbox"/> Not an interest of area developers | <input type="checkbox"/> Lack of public transportation to employment center |
| <input type="checkbox"/> Lack of funding for interested developer | <input type="checkbox"/> Other |

If you selected other, what other barriers do you see?**14. PROVIDE COMMENTS, FEEDBACK, OR SUGGESTIONS (below) FOR THE CITY RELATED TO AFFORDABLE HOUSING NEEDS.****Analysis of Impediments Study to Fair Housing Choice**

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-- Select One --

If yes, please explain where:

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-- Select One --

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-- Select One --

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LOCAL



FOTOGRAFÍAS DE CORTESÍA
Las ganadoras de la corona 2014, acompañadas por las portadoras del título en años anteriores.

Latinas representan la belleza en Tennessee

NOTICIAS LIBRES
2014 Miss Tennessee Latina y Miss Teen Tennessee Latina fueron coronadas el pasado 8 de febrero en el Salón Imperial en Nolensville Pike Nashville, Tennessee.

Para este evento las participantes iniciaron una sesión especial de fotografías y talleres creativos, donde estuvieron acompañadas por las reinas del 2013 y las chicas que fueron elegidas por la corona de 2014.

Tanto Ana María Castañeda, coronada como Miss Tennessee Latina 2014, Valeria García quien recibió la corona de Miss Teen Tennessee Latina, son residentes del área de Nashville.

Leyanet González, Miss Tennessee Latina 2013, dentro de sus experiencias en su periodo de coronación, tuvo la oportunidad de ir a Riviera Maya, en México, y logró conseguir el sexto lugar en el top 10 en el concurso de Miss US Latina.

Este año la reina via a República Dominicana a



Ana María Castañeda, recibe la corona como Miss Tennessee Latina 2014.

competir para el título de Miss US Latina en Agosto 2014.

La categoría de Miss Tennessee Latina acepta chicas latinas con potencial para ser reinas, de edades entre los 18 y los 27 años; y en la categoría de Miss Teen Latina pueden inscribirse chicas de 13 a 17 años de edad que estén trabajando y/o asistiendo a la escuela en el estado de Tennessee.

Los organizadores del concurso invitan a la comunidad del área de

Chattanooga y sus alrededores que inscriban a sus candidatas para el certamen de belleza del próximo año, aún tiempo para hacer parte de este evento y tener representación local.

Si le interesa obtener más información sobre cómo convertirse en una participante envíe un correo electrónico a misslatina@hotmail.com o visite nuestro sitio web www.missmissnesseclatina.com para obtener detalles.

Oportunidades de vivienda

La ciudad de Cleveland ofrece junta pública informativa

NOTICIAS LIBRES

La ciudad de Cleveland llevará a cabo una junta pública de información el día martes 11 de marzo, para escuchar sugerencias y comentarios relativos al sistema de vivienda y necesidades de la comunidad en las zonas seleccionadas por el programa de Donaciones para el Desarrollo Comunitario en esta área.

La ciudad recibe una subvención anual del CDBG del Departamento de Vivienda y Desarrollo Urbano de los EE.UU. para la mejora de los barrios de bajos a moderados ingresos específicos. La reunión y las observaciones son parte del desarrollo de un Plan Consolidado para el periodo 2014-2019 y el análisis de los impedimentos a la Elección de Vivienda que se presentará a HUD - Housing and Urban Development. La reunión dará inicio a las 5:30 p.m. en el Centro de Apoyo Familiar ubicado en 1075 Rythe Avenue S.E. Un servicio de traducción al español estará disponible durante la reunión.

Un cuestionario sobre la vivienda ase-

quible y las barreras a la vivienda asequible se puede consultar directamente en Internet en <http://clevelandnj.gov/consolidatedplan>. Por favor, llene el formulario y envíelo antes del 11 de marzo. Según Teresa Torbett, gerente de subvención para la ciudad, los participantes escucharán datos detallados sobre las necesidades de vivienda y la asequibilidad, incluyendo una evaluación de lo que los hogares de bajos a moderados ingresos pueden pagar de alquiler o hipoteca.

Se presentará un análisis de mercado demográfico, económico y de vivienda de las zonas del programa CDBG en la ciudad y secciones censales. Los participantes de la reunión también escucharán un análisis de accesibilidad a vivienda por nivel de ingresos, con especial atención a los hogares que experimentan menos del 80 por ciento de ingreso familiar promedio.

Los asistentes tendrán la oportunidad de participar en un ejercicio de planificación geográfica basada en mapas de las necesidades de vivienda y desarrollo comunitario en las zonas de intervención del programa CDBG. Podrán discutir temas, preocupaciones y soluciones como se vea necesario y para cada caso.



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Dalton, GA 30701
706-277-8599 | #3 DALTON
801 E. Walnut Ave., Suite E
Dalton, GA 30701
706-260-2535 | #6 CHATTANOOGA
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423-510-8252 |
| #7 CHATTANOOGA
1502 Wood St.
Chattanooga, TN 37411
423-614-0545 | #9 CLEVELAND
101 Main St., 1st Fl.
Cleveland, TN 37311
423-614-4241 | #10 GREENVILLE
1101 West Main St.
Greenville, South Carolina 29605
864-244-9447 | |



March 6, 2014

Cleveland Daily Banner Archives

THIS STORY HAS BEEN FORMATTED FOR EASY PRINTING

The article you requested is displayed below.

Housing grant hearing gets public input on city's needs

Author(s): CHRISTY ARMSTRONG Banner Staff Writer **Date:**
March 12, 2014 **Section:** homethirdleft

People who live or work in Cleveland shared their views on the city's strengths and weaknesses during a public **hearing** on the Community Development Block **Grant**. Hosted Tuesday night by the city of Cleveland in a room of the Blythe Avenue Family Support Center, participants learned about some of the income-related hurdles facing city residents, and brainstormed ways to improve various aspects of city life.

Cleveland regularly receives a Community Development Block **Grant** from the U.S. Department of **Housing** and Urban Development that can be used for various improvements in areas where residents make low to moderate incomes.

The city is in the process of creating a consolidated plan and an analysis of the state of the city's fair **housing** choices to the department for the five years spanning 2014 to 2019, a move that will help determine how much funding local needs receive.

Each city that receives one of the grants has a specific entitlement amount, based on a variety of factors. Teresa Torbett, Cleveland's **grant** manager, said the city has received about \$300,000 annually since 2004.

Torbett was joined by Paul Johnson, executive director of Nashville affordable **housing** organization The **Housing** Fund, and Adriane Harris, principal strategist for Nashville urban planning organization Impetus Strategies, as attendees gathered to learn more about the **grant** and how its funds could be used.

Johnson explained the **grant** was created back in 1974 as a way to consolidate multiple federal **grant** programs. If a city wanted money for something like building a community center or new sidewalks, each concern required a different **grant** application.

“All the cities that wanted to apply for all these funds had to apply for all these things,” Johnson said. “It was kind of insane.”

He reminded attendees the **grant** can be used for a wide variety of projects, and not just one type, which is by design. However, there are some specific related guidelines.

Federal regulations state the **grant** must benefit areas where most residents make low to moderate incomes, “aid in the prevention of slum and blight” or be an urgent need, like fixing damage caused by a natural disaster such as a tornado.

Johnson then turned his attention to a study about the affordability of **housing** in Cleveland. Showing a slide with a map that divided the city into tracts based on data from the latest U.S. Census, he shared what the data said about residents and their ability to make rent or mortgage payments with the incomes they reported.

He said some in Cleveland are “burdened” by **housing** costs that were too high given their incomes. By his definition, “burdened” meant a family is spending 30 percent or more of its gross income on **housing** and associated utility costs.

As an example, he told residents about Tract 107, which included the location on Blythe Avenue where the meeting was taking place. Some 26 percent of the area’s residents were facing that problem. However, about three quarters of those residents either had that problem currently or where “at high risk.”

Johnson said that is a big problem because it is the kind of thing that can lead to homelessness.

“All it takes is — someone not even losing their job but maybe losing their overtime pay, having their hours cut,” he said.

In Tract 107, the median family income is \$24,710, according to income levels represented by the most recent census data. Using an estimate based on that income, Johnson said the average amount of rent a family could afford would be \$617 per month, including utilities. Assuming things like someone having absolutely no other debt and being able to get a 30-year mortgage with an interest rate of 4.5 percent, the average home a family with that income could buy would be one valued at \$116,087.

Those numbers differed from what Johnson said was the average cost of rent and the average home value inside Cleveland’s city limits. The city’s median rent cost is \$669 per month, and the average home price is \$155,200.

As part of the meeting's goal was to gather information about the presence of affordable **housing** in the city, attendees were given surveys to fill out that asked questions about affordable **housing**. Those questions ranged from simply asking if there is enough affordable **housing** in Cleveland to asking whether or not the person taking the survey had experienced any discrimination while searching for **housing**.

After Johnson spoke, Harris turned attendees' attention to the task of figuring out what areas needed to be improved upon in hopes of getting an idea of where the biggest needs in the city were and which could be covered by the **grant**.

Attendees were divided into groups to take part in a map exercise. Using large paper maps of Cleveland, residents were instructed to indicate which areas has the city's strengths and which had weaknesses. They were also asked to list what would be some good opportunities for change and what factors might threaten the areas if left unchecked.

After 20 minutes of discussion, representatives from each of the five groups shared their thoughts. While some chose to focus on specific neighborhoods, many of the positives and negatives applied to more than just one.

Some of Cleveland's strengths included the promise of economic growth, the number of factories and other businesses, the number of churches and the concentration of cultural diversity in some areas of town.

Those present expressed hope the city would continue to see such growth and diversity.

Weaknesses included having an inadequate public transit system, a lack of adequate storm drainage, homelessness and the homeless breaking into vacant buildings for shelter, "slum lords" committing building code violations and the presence of drug and other criminal activity.

While explaining their lists, people said such factors can combine to make life difficult for the residents of some neighborhoods. For example, a person might not have a car or being able to walk to work, so homelessness can result.

Some opportunities for improvement the attendees mentioned including adding to the number of hours public buses operate, adding transitional **housing** and other resources to help the homeless, attracting more businesses to low-income areas so residents can more easily find work and adding more public parks and playgrounds for families.

Some perceived threats to the community include the continuation of some of the aforementioned weaknesses like drug activity and the absence of any action taken on opportunities to remedy them.

Harris said she, Johnson and the city of Cleveland would be working together to compile a needs assessment based upon input received from local public hearings before coming up with a strategic plan. That plan is expected to be presented during a meeting of the Cleveland City Council in early April.

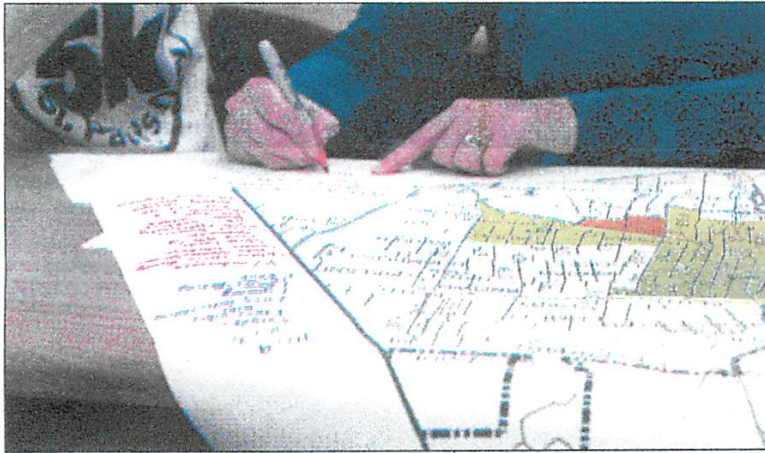
While the **hearing**'s organizers were in the process of making a five-year plan, individual "action plans" are supposed created each year.

"You do have an opportunity every year to ... say what needs to be done," Johnson said, adding that any other concerns that might not be addressed by this year's **grant** could be addressed as soon as next year.

Tuesday night's **hearing** was the second of three taking place to help the city determine how to distribute the money officials expect to receive from the **grant**. The third is set to take place in early April, before a plan is totally finalized. The details for that **hearing** have not yet been set.

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Banner photo, CHRISTY ARMSTRONG

AN ATTENDEE of a public hearing to discuss the Community Development Block Grant writes what she and her group believe to be some good future opportunities for areas within Cleveland. Participants used maps like the one she's writing on to pinpoint which areas need the most attention.



Banner photo, CHRISTY ARMSTRONG

DISCUSSING what is both good and bad about specific neighborhoods in the city of Cleveland, attendees of a public hearing on the Community Development Block Grant work on their recommendations for how the funds could best be used.



Banner photo, CHRISTY ARMSTRONG

PLOTTING points on a map, attendees of a public hearing hosted by the city of Cleveland to discuss the Community Development Block Grant try to determine the strengths and weaknesses of the neighborhoods in which they live or work.

April 17th, 2014 Meeting

Notice of Public Hearing in Cleveland Daily Banner – April 11, 2014

Memo to Service Providers, etc. (list previously attached)

Proof of website notice of meeting

Reminder of meeting to mailing list

Minutes April 17th meeting

Power Point Presentation provided at meeting

News Release – Noticias Libres

Comments – Blythe Community Association and Habitat for Humanity of Cleveland

April 17, 2014 Public Meeting/Public Hearing



EQUAL HOUSING
OPPORTUNITY

**LEGAL PUBLICATION
CITY OF CLEVELAND
COMMUNITY DEVELOPMENT BLOCK GRANT
PROGRAM DRAFT AVAILABLE FOR
2014-2019 CONSOLIDATED PLAN/ACTION
PLAN AND ANALYSIS OF IMPEDIMENTS TO
FAIR HOUSING CHOICE**

The 2014-2019 Consolidated Plan/Action Plan and Analysis of Impediments to Fair Housing Choice drafts for the City of Cleveland's Community Development Block Grant (CDBG) is available for public review on the City's website at www.clevelandtn.gov, the Cleveland Public Library and at the Development and Engineering Services Office at 185 Second Street NW. This public notice initiates a 30-day comment period which will conclude on May 10, 2014. A public hearing will be held on Thursday, April 17th at 5:30 p.m. in the City Council meeting room located at 190 Church Street NE. Written or oral comments may also be submitted to Teresa Torbett, Grants Manager, City of Cleveland, P.O. Box 1519, Cleveland, TN 37364-1519 or via email to: ttobett@clevelandtn.gov.
April 11, 2014



**LEGAL PUBLICATION
CITY OF CLEVELAND
COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM
DRAFT AVAILABLE FOR
2014-2019 CONSOLIDATED PLAN/ACTION PLAN AND
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE**

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City of Cleveland

CLEVELAND TENNESSEE
Development & Engineering Services



Jonathan Jobe
Director
jjobe@clevelandtn.gov
Cell: (423) 593-3821

185 Second Street NE
Cleveland, TN 37311
(423) 479-1913
Fax: (423) 559-3373

TO: All Cleveland, Tennessee Area Low-Moderate Income Service Providers, Other Interested Parties and City Departments

FROM: Teresa Torbett, Grants Manager

DATE: April 9, 2014

RE: 2014-2019 Community Development Block Grant Consolidated Plan Analysis of Impediments to Fair Housing Choice Study

The City of Cleveland will be conducting a public hearing on Thursday, April 17, 2014, at 5:30 p.m. in the City Council meeting room located at 190 Church Street NE. The meeting will preview the DRAFT 2014-2019 Consolidated Plan, 2014 Annual Action Plan and the Analysis of Impediments to Fair Housing Choice study for the City's Community Development Block Grant Program (CDBG) will be presented. This meeting is the third opportunity for public participation in the planning process for these plans which are required by HUD.

The purpose of this meeting is to discuss the Draft Plans and provide opportunity for input. Public notice will be printed in the Cleveland Daily Banner on April 11th and also in Noticias Libres provided by the Chattanooga Times Free Press. The notice initiates a 30-day comment period which will conclude on May 10, 2014.

Please share this opportunity with your clients that you feel might want to be involved. Everyone is encouraged and invited to attend or submit comments to Teresa Torbett, Grants Manager, City of Cleveland, 185 Second Street NE, Cleveland, TN 37311, or email to ttorbett@clevelandtn.gov. Your participation and input is very valuable during the planning process. Please make a special effort to attend this public meeting.

I have also attached a copy of the public notice that you can place in office. If you have any questions, please contact me at 479-1913.

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Event Details

CDBG Public Hearing

Thursday, April 17

City of Cleveland Community Development Block Grant Program Draft available for 2014-2019 Consolidated Plan/Action Plan and Analysis of Impediments to Fair Housing Choice

Date: April 17

Time: 5:30 PM

Location: City Council Room

Address: 190 Church Street NE
Cleveland, TN 37311

Links: Full Public Notice
(/DocumentCenter/View/417)



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Teresa Torbett

From: Teresa Torbett
Sent: Tuesday, April 15, 2014 10:39 AM
To: Alma Dodson (mddotsonandsonsobits@hotmail.com); Angie Faulkner Benefield (angie@fratn.com); Ben Salicco (bsalicco@vbhsc.org); bicreditunion@bellsouth.net; Brenda Hughes (bhughes@4bicc.net); David Franz (dfranz@vbhcs.org); Demetrius Ramsey (demetriuscramsey@gmail.com); dljackson59@hotmail.com; Dustin Tommey (impactclevelandtn@gmail.com); eloise.waters@state.tn.us; Geraldine Elam (geraldine.elam@tn.gov); heritageoaks@live.com; Janice Casteel (jcasteel@clevelandtn.gov); Jonathan Jobe (jjobe@clevelandtn.gov); Lawrence Armstrong (bradleynaacp@charter.net); lonewolf4@bellsouth.net; Matt Carlson; Matt Ryerson (mattyerson@unitedwaybc.com); Matthew Coleman (mcolemanlaw@gmail.com); Myers, Tommy (tmyers@clevelandtn.gov); Patti Pettitt (ppetitt@clevelandtn.gov); paul@clevelandhousingauthority.com; Randy Bonner (rbonner@bradleybaptist.org); Ray Evans (evans_ray@msn.com); Reba Terry (rterry@thecaringplaceonline.org); Rick Layne (rlayne@sedev.org); Rita Hannah (rhannah@clevelandtn.gov); Ronnie Arnold (ronniearnold@charter.net); Ronnie Moses (ronnie.moses@tn.gov); Susan Luker (sluker@douglascherokee.org); Tara Hampton (ae@rivercounties.com); Trese Curry (tcurry@clevelandtn.gov); wquigley@pkmanagement.com
Cc: Tom Rowland; Charles McKenzie; Bill Estes - Lee Univ (bestes@leeuniversity.edu); Avery Johnson; David May; Dale Hughes; Richard Banks; George Poe; Janice Casteel (jcasteel@clevelandtn.gov); Patti Pettitt (ppetitt@clevelandtn.gov); Melinda Carroll; Jonathan Jobe (jjobe@clevelandtn.gov); Thomas, Greg (gthomas@clevelandtn.gov)
Subject: REMINDER of CDBG Public Meeting on Thursday, April 17th @ 5:30 p.m.

REMINDER OF PUBLIC MEETING ON Thursday, APRIL 17TH @ 5:30 P.M. IN THE CITY COUNCIL MEETING ROOM

The City of Cleveland will be conducting a public hearing on Thursday, April 17, 2014, at 5:30 p.m. in the City Council meeting room located at 190 Church Street NE. The meeting will preview the DRAFT 2014-2019 Consolidated Plan, 2014 Annual Action Plan and the Analysis of Impediments to Fair Housing Choice study for the City's Community Development Block Grant Program (CDBG) will be presented. This meeting is the third opportunity for public participation in the planning process for these plans which are required by HUD.

The purpose of this meeting is to discuss the Draft Plans and provide opportunity for input. Public notice will be printed in the Cleveland Daily Banner on April 11th and also in Noticias Libres provided by the Chattanooga Times Free Press. The notice initiates a 30-day comment period which will conclude on May 10, 2014.

Please share this opportunity with your clients that you feel might want to be involved. Everyone is encouraged and invited to attend or submit comments to Teresa Torbett, Grants Manager, City of Cleveland, 185 Second Street NE, Cleveland, TN 37311, or email to ttorbett@clevelandtn.gov. Your participation and input is very valuable during the planning process. Please make a special effort to attend this public meeting.

**Community Development Block Grant Public Meeting
2014-2019 Consolidated Plan/Action Plan and
Analysis of Impediments to Fair Housing Choice
Thursday, April 17, 2014
5:30 p.m.
City Council Meeting Room**

The third public meeting specifically focusing on the 2014-2019 Consolidated Plan/Action Plan and Analysis of Impediments to Fair Housing Choice was held on Thursday, April 17, 2014 at 5:30 p.m. in the City Council Meeting Room located at 190 Church Street NE. A sign-in sheet for the meeting is attached.

Teresa Torbett, Grant Manager for the City of Cleveland, opened the meeting and welcomed those in attendance. Paul Johnson of The Housing Fund and Adriane Harris of Impetus Strategies were introduced and conducted the public meeting and public hearing. A copy of the power point presentation and draft plans were available for the public.

Paul Johnson began the public meeting discussing the Con Plan and AI process. As a result of information gathered during the public participation process and updated data, he next discussed the key needs found during the process on housing, homelessness, special needs population, and non-housing community development. The 2014-2019 Con Plan goals outlined were code enforcement, public facility improvement/expansion and infrastructure repair and correction, affordable housing and planning. Mr. Johnson informed those attending that the CDBG Target Area from 2009-2014 has been revised based on updated census information. The revised Target Area includes Census Tracts 103, 104, 107 and 108. The 2014 CDBG Allocation for Cleveland has been released by HUD and is \$352,335. It was noted that Cleveland's allocation has remained very constant during the 2009-2014 Con Plan period.

Mr. Johnson discussed the 2014-2015 Annual Action Plan Projects:

- Code Enforcement within the CDBG target area including fair housing and lead based paint hazards public awareness
- Recreation Improvements including parking lot project at College Hill and potential projects in the Blythe Neighborhood
- Administration, monitoring, and public awareness of fair housing and lead based paint hazards effects

Adriane Harris presented the Analysis of Impediments Study to Fair Housing Choice. Adriane discussed the impediments found during the process of the study which included:

- Lack of public awareness of fair housing laws and landlord tenant laws
- South Cleveland is currently concentrated with low-income housing units
- Mortgage lending practices to be addressed – high denial rates among certain races
- Limited English Proficiency is lacking in public dissemination of information to increasing minority populations
- Lack of community and neighborhood organization

The AI recommendations include:

- **Create an Affordable Housing/Fair Housing task force**
- **Increase public awareness efforts related to fair housing and landlord tenant laws**
- **Increased Limited English Proficiency efforts related to fair housing and landlord tenant laws**
- **Discuss ways to organize neighborhoods for improved communication between the city and the public**

The public meeting closed and the meeting was opened as a public hearing.

Alma Dodson questioned the accountability of the program and who has authority to make changes to the program. Mr. Johnson reviewed the public participation process and the process used to select and fund activities. Councilmen Estes and Mr. Johnson both reiterated the importance of staying involved. She also questioned whether the City through this program should be involved in addressing homelessness. Mr. Johnson stated the CDBG Con Plan must outline the needs of that population for the plan.

Patrick Long of United Way of Bradley County was present representing United Way and Impact Cleveland (an arm of United Way assisting in facilitating an NRI in the Blythe Neighborhood). He brought to the attention of those attending items addressed at the public meeting of March 11th from Impact Cleveland. Mr. Long also stated that United Way helps to fund a legal-aid site for the Cleveland Area at the Blythe Family Support Center.

Councilmen Estes acknowledged the collaboration of the City, the CDBG program, United Way and Habitat to leverage the federal dollars for projects that have a much larger impact on our community. He stated that he is proud of the accomplishments through the CDBG program to make major impacts on Cleveland. He questioned whether HUD takes into account CDBG programs that do a better job of leveraging in determining the amount of funds allocated to a community. Mr. Johnson stated that unfortunately not. HUD's allocations are determined by a formula based on census information for the area. It was also discussed that HUD has been looking at possibly eliminating programs that do not meet the threshold of \$500,000. Mr. Johnson encouraged Councilmen Estes to state the City's concerns formally by contacting our elected state officials to ensure that small communities do not lose their CDBG federal funding.

There being no further discussion, the meeting adjourned.

**CDBG FIVE-YEAR CONSOLIDATED PLAN
AND
ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING CHOICE STUDY
PUBLIC MEETING
APRIL 17, 2014
5:30 P.M.
CITY COUNCIL MEETING ROOM**

NAME	EMAIL/PHONE/ADDRESS
1. <u>RAPHAEL LASTRA</u>	<u>rapallastra-translations@gmail.com</u>
2. <u>Bill Estes</u>	<u>CITY OF CLEVELAND</u>
3. <u>Luisa Joubert</u>	<u>staff</u>
4. <u>Alma Dotson</u>	<u>citizen 2nd District</u>
5. <u>Nicole Massengill</u>	<u>Habitat for Humanity</u>
6. <u>Renée Lester</u>	<u>rlastra@leeuniversity.edu</u>
7. <u>Patrick Long</u>	<u>patricklong@unitedwaybc.com</u>
8. <u>Eloise Waters</u>	<u>eloise.waters@tn.gov</u>
9. <u>Thomas</u>	<u>gthomas@clevelandtn.gov</u>
10. _____	_____
11. _____	_____
12. _____	_____
13. _____	_____
14. _____	_____
15. _____	_____
16. _____	_____
17. _____	_____
18. _____	_____

2014-2019 Consolidated Plan

City of Cleveland, TN

Paul Johnson, The Housing Fund
Adriane Harris, Impetus Strategies

Con Plan & AI Process

- Consultations in January
- Public Hearing in January
- Public Input Survey
- Public Meeting (Needs Assessment) in March
- Public Hearing in April
- May—City Approval & HUD Submittal



Key Housing Needs

More Affordable Housing Options are Needed for Elderly, Homebuyers, Renters, Domestic Violence Victims, & Families

- Affordable rental housing for renters with incomes less than 50% area median income (AMI)
- Affordable housing programs for elderly homeowners
- Emergency living arrangements for victims of intimate partner and domestic violence
- Affordable rental and homebuyer opportunities for small related non-elderly households
- Emergency and transitional housing for families in need and with interruptions in income
- Awareness of fair housing enforcement and lead based paint hazards

Key Homelessness Needs

- **Transitional and permanent supportive housing facilities**
- Additional shelter accommodations for homeless families with children
- Outreach mental health services for severely mentally ill homeless persons

Key Needs for Special Needs Populations

- **Housing and support services for the elderly and disabled**
- Services to assist elderly with staying in place
- Treatment for and housing for persons with alcohol and substance abuse conditions
- Additional emergency housing for victims of domestic violence

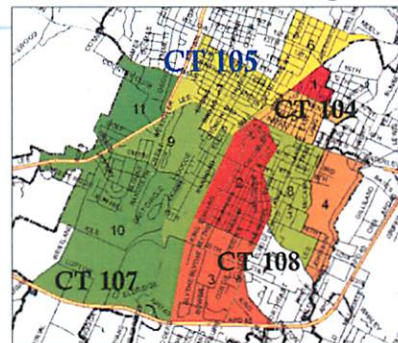
Key Needs for Non-Housing Community Development

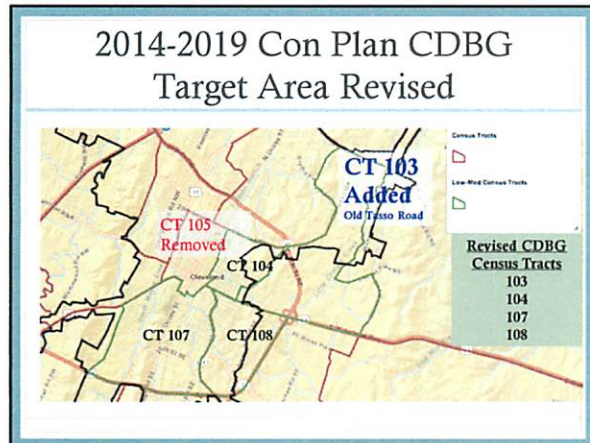
- **Code enforcement to address aesthetics and livability in low income neighborhoods**
- **Improving and expanding community facilities and infrastructure for efficiency**
- Whirlpool area redevelopment potential
- Neighborhood organization and collaboration

2014-2019 Con Plan Goals

- Code Enforcement
- Public Facility Improvement/Expansion & Infrastructure Repair and Correction
- Affordable Housing
- Planning

2009-2014 CDBG Target Area





CDBG Allocations

CLEVELAND, TN	2009	2010	2011	2012	2013
CDBG	\$335,753	\$363,692	\$303,781	\$332,936	\$353,451

2014 CDBG Allocation **\$352,335**

2014-2015 Annual Action Plan Projects

Recreation Improvements

\$219,335

- Parking lot project at College Hill
- Potential projects in the Blythe Neighborhood

2014-2015 Annual Action Plan Projects

Code Enforcement

\$63,000

- Within CDBG target area
- Includes fair housing and lead based paint hazards public awareness

2014-2015
Annual Action Plan Projects

Administration

\$70,000

- CDBG Administration
- CDBG Monitoring
- Public Awareness of fair housing and lead based paint hazards efforts

Analysis of Impediments
Study
to Fair Housing Choice

**FAIR HOUSING—IT'S YOUR
RIGHT!!!**

Impediments to
Fair Housing Choice

1. Lack of public awareness of fair housing laws and landlord tenant laws.
2. South Cleveland is currently concentrated with low-income housing units.
3. Mortgage lending practices to be addressed--high denial rates among certain races.
4. Limited English Proficiency is lacking in public dissemination of information to increasing minority populations.
5. Lack of community and neighborhood organization.

AI Recommendations

- Create an Affordable Housing/Fair Housing task force with range of public and private sector and resident participants to discuss ways to increase housing choice and diversity in housing stock
- Increase public awareness efforts related to fair housing and landlord/tenant laws
- Increase Limited English Proficiency efforts with dissemination of materials and participation at public meetings, as necessary
- Discuss ways to organize neighborhoods for improved communication between the city and the public

Next Steps

- Public Comment Period ends May 10th
WRITTEN COMMENTS ARE RECOMMENDED
- Council Approval—May 12th
- Submittal to HUD for approval
- Once approved, the 2014-2015 CDBG programs will begin.

QUESTIONS or COMMENTS

Paul Johnson
The Housing Fund
pjohnson@thehousingfund.org
(615) 780-7000

Adriane Harris
Impetus Strategies
adriane@impetus-strategies.com
(615) 403-5455

CDBG Contact Information

Teresa Torbett

Development & Engineering Services Department

CDBG Coordinator

PO 1519

185 2nd St. NE

Cleveland, TN 37311

(423) 479-1913

ttorbett@clevelandtn.gov

www.clevelandtn.gov

Plan de vivienda para residentes de Cleveland

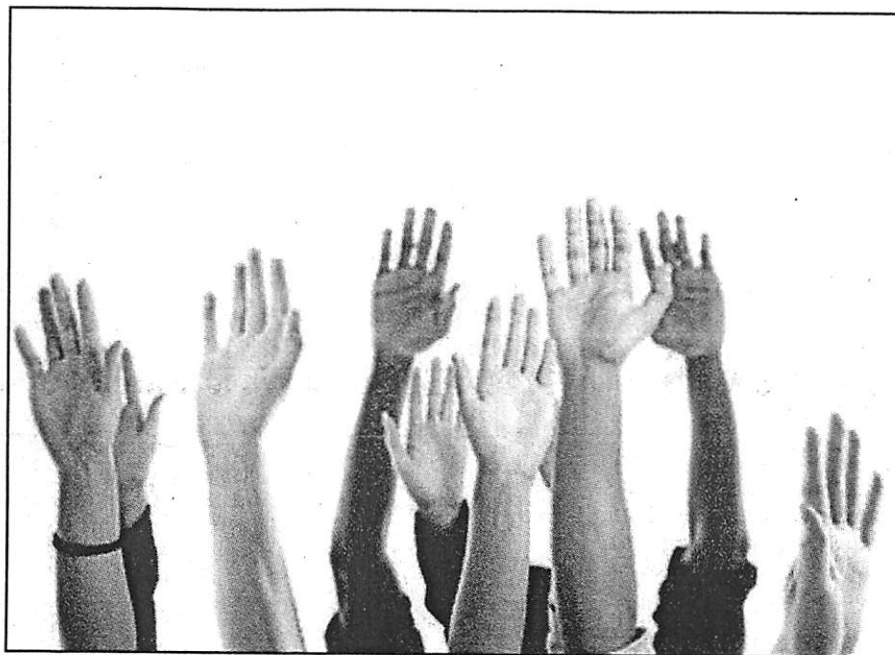
CLEVELAND - Se solicita la opinión del público para el desarrollo de un importante plan de vivienda justa para la ciudad de Cleveland.

Una audiencia pública está programada para el día 17 de abril en la Sala del Consejo en el edificio municipal de la ciudad de Cleveland, el cual se encuentra ubicado en 190 Church Street NE., a las 5:30 p.m.

Se están buscando comentarios públicos sobre el proyecto de Plan Consolidado 2014-2019 y el Plan de Acción para el programa de Community Development Block Grant con fondos federales de Cleveland y un análisis de los impedimentos a la Feria de Elección de Vivienda.

Los borradores de los documentos están disponibles al público para revisión en la pagina web de la ciudad en www.clevelandtn.gov, La Biblioteca Pública de Cleveland / Bradley y la Oficina de Desarrollo y Servicios de Ingeniería en 185 Second Street NW.

El plazo del período de comentarios públicos de 30 días termina el 10 de mayo de 2014, dijo la Administradora de Subvenciones de la Ciudad, Teresa Torbett. Comentarios escritos u orales relativos a los



proyectos de planeación también podrán presentarse a Teresa Torbett, Grants Manager, Ciudad de Cleveland, Tn., PO Box 1519, Cleveland, Tn., 37364-1519 o por correo electrónico a ttorbett@clevelandtn.gov.

La ciudad de Cleveland está comprometida con el principio de igualdad de

oportunidades en la vivienda sin discriminación.

Cada año, la ciudad de Cleveland es destinataria de una beca de desarrollo comunitario - Community Development Block Grant- del Departamento de Vivienda y Desarrollo Urbano de EE.UU. Como parte del proceso de planificación requerida para los beneficiarios del programa CDBG, la ciudad debe identificar las medidas que está adoptando para hacer frente a la vivienda justa y de discriminación en la vivienda.

Detalles sobre el pro-

grama CDBG están disponibles en el sitio web de la ciudad.



FOR SALE
¿NECESITA
VENDER
SU AUTO?

Ayuda His

"Mano a mano sirviente al pueblo Hispánico"

Ofreciendo a la comunidad hispana un servicio eficiente y accesible a su

PREPARAMOS INCOME TAX ¡ES

Se llenan formas regulares

- Llenamos formularios de inmigración
- Traducimos y Apostillamos todo
- Servicio profesional de intérprete
- Cartas poder, cartas de referencia
- Servicio de fax y mucho más

BIOS COMP

- Malware • Spyware
- Memory installation
- Reparamos Celulares {pantallas, desbloqueo

Written Comments

Comments received at the 3/11/14 meeting

New Blythe Community Association as residents of the city of Cleveland in the area of Sector 2 or from Inman Street to 18th Street, Wildwood Avenue to King Edward Street would like to make these requests:

Better and more City Streetlights- due to proximity to rails, abandoned buildings and the Homeless shelter the residents need better lighting to feel safer at night as there are many people wandering the streets and causing thefts, vandalism, and drug activity. Neighbors would feel safer being able to see at night.

Culverts installed (see locations page)

Ditches filled (We feel that after installing culverts filling ditches would make it harder for “problem littering” and easier policing of persons dumping

Sidewalks in some areas where the culverts will be installed (see locations page)

Landscaping? Small trees if no sidewalks to curb access of trucks pulling in and dumping

Signs for No Dumping by City Ordinance as used previously at problem ditch locations

Speed Limit signage Wilson, Chippewa, Blythe, King Edward

Lowered Speed Limit at Park Entrance (Chippewa and 11th)

Lowered Speed Limit at entrance to Blythe Family Support Center (aka: Old Blythe School)

PARK IMPROVEMENTS

New Fence for Park with locking Gates

No Smoking Signage Inside Park

Improved Lighting inside and around perimeter of Park

Park Plaque—naming Park

Bike Racks inside park

New Picnic Pavilion/Gazebo

Removal of old shed—it is dangerous...it serves one picnic table

Additional Benches for seating

Refurbishing the “Fire Truck” play spot

Rebuilding Basketball Court (the Outside Court) with refurbished Cleaned/painted Poles/new Court Lines painted/New Goal and backboard

*removal of Tunnel on current playground equipment; Replace with less troublesome piece (urinating in tunnel and adults and older teens having sex inside tunnel)

PARK IMPROVEMENTS

Improved Lighting throughout Park. Lighting is not Adequate for Safety.

Sidewalks into Park and alongside Play Areas have a major Ant Infestation. Park and especially Sidewalk needs Ant killer.

Park needs Trash Cans with Lids or possible Recycle Bins at Park.

LOCATIONS OF DITCHES WITH ISSUES

LOCATIONS for Ditch Improvement:

Across and beside 913 culverts in ditch;

*930 Wilson is nearly 3 ft deep and no shoulders left; when filled with culvert perhaps a sidewalk extension from 9th Street

1121 Wilson needs culvert in ditch

*Winnetawka Ave (past 930 Wilson Ave to 11th Street (dumping and blight issue from trash) Ditch to culvert and filled with dirt

9th Street on Chippewa to Old Blythe Gym- needs culvert, dumping issue and health issue from rodents.

973Chippewa Hole 3 ½ ft deep

933Chippewa Dumping hole beside apartment and house

Needs Patrolling and Signage :

Alley off 9th between Blythe and King Edward- ditches filled/culvert very bad dumping issue

520 11th/Corner to Chippewa-needs culvert 3-4 ft deep ditch

Aurora; across from 1240- ditch needs culvert dirt Huge dumping issue (mosquitos breed in warm weather, smells, rotting)

Location above also has road eroding and breaking off because of depth of ditch

13th Street to Wilson (Southview Bapt to Wilson) ditches on both sides need culvert, road breaking at 13th/Aurora



*Now More Than Ever.
Help Build It!*

April 10, 2014

City of Cleveland
Community Development Department
Attn: Teresa Torbett
185 2nd Street N.E.
Cleveland, TN 37311

Dear Teresa:

Habitat for Humanity of Cleveland is a nonprofit organization that built its first home in Cleveland in 1991. We work directly with low-income and very low-income families (30-60% of median income), building homes and selling them at cost (no profit), with a 0% interest 20-25 year loan. We work with the local community (business, churches, individuals, and civic organizations) for support and volunteer groups to help build homes. This year, we will be celebrating the completion of our 120th home.


Partner families are required to do 400 hours of what we call "sweat equity", through classes and on the construction of their own home. In FY2014-2015 we will be building ten homes and completing 30 of A Brush with Kindness projects. This next year our focus will be in an area that is not focused in the CDBG target area so we are not asking for funding in FY 2014-2015.

In FY 2015-2016 we will again be working in the CDBG target area with a big infrastructure project in one of our subdivisions, Victory Cove, which will eventually have 25 homes. We will be asking for significant CDBG funding to build the infrastructure on Phase II of this neighborhood.

If you have any questions about where our homes are being built in the CDBG area, or the timeline on construction of these homes, please give Matt Carlson a call at the Habitat for Humanity main office.

Thank you for your consideration and time in this matter.

Cordially,


Dr. Tommy Wright
President, Board of Directors


Matt Carlson
Executive Director

Teresa Torbett

From: Dustin Tommey <impactclevelandtn@gmail.com>
Sent: Thursday, April 17, 2014 9:07 AM
To: Teresa Torbett
Subject: Re: REMINDER of CDBG Public Meeting on Thursday, April 17th @ 5:30 p.m.
Attachments: Wishlist for Community Improvements_Blythe Neighborhood.docx

Good morning Teresa,

This is Dustin Tommey from Impact Cleveland. The reason for my email is to ask a few clarifying questions about the CDBG Draft FY2014-2019 ConPlan. I would bring them up at tonight's meeting, but will unfortunately not be there due to a scheduling conflict.

Each of my questions stem from the goals listed on pages 90-92 of the draft.

1. Goal 1 - Regarding Codes Enforcement...is this for an additional codes enforcement employee? or for the continuation of Criss & Joel's position (with the Police Department)?
 - o Also, Bryan Turner (with Inspections)...how can we strengthen the effectiveness of the process between these two departments?
2. Goal 2 - Regarding Public Facility and Infrastructure Improvements...why does it have a different "Start Year" than the other goals? All of the others are listed as 2014, while it is scheduled to begin in 2015?
 - o Also, what exactly is meant by "Public Facility and Infrastructure Improvements"? Will/might this include the wish list of improvements that Kim Lorello (of the New Blythe Community Association) submitted at the last public hearing (regarding the Blythe Ave. public playground, poor lighting in the neighborhood, sidewalks, and unkempt ditches)? Do you still have a copy of that wish list? (I attached it to this email just in case)
3. Goal 3 - Regarding Affordable Housing...I know that the bulk of these dollars are intended to go toward down payment assistance (which is great!), BUT, in our neighborhood (Census Tract 107, Block Group 2), the rental rate is over 60%! While we do want to encourage homeownership, affordable housing is also a rental issue, and we would like to see advocacy in the realm of codes enforcement on properties that are owned by slumlords. This issue falls under the the Fair Housing Act of 1968, but also the Uniform Residential Landlord Tenant Act, and we would like to see it be addressed in the CDBG target areas. Can this be added somehow?
4. Goal 4 - Regarding planning...This category does not have a dollar amount associated with it, so what is the intent here (and are there more specific goals/desired outcomes)? Does the city absorb the unspent dollars from the other goals?

Hope to hear back from you soon. Just trying to better understand so that I can provide better feedback.

Sincerely,

Dustin Tommey
Community Development Director
Impact Cleveland
impactclevelandtn@gmail.com
Work: 423-472-9876

Response to Dustin Tommey

Thanks for your comments and attention to the Consolidated Plan draft.

1. The Codes Enforcement goal is to continue employing one individual for code inspections and citations. The city is currently working and will continue to address the coordination between both the Codes Department and Police Department.
2. The Public Facility and Infrastructure Improvements goal is to improve any community facility, infrastructure issues, and recreational facilities in low to moderate income areas. This is a broader goal that will allow for upgrades with public facilities including park improvements listed in the Blythe Neighborhood wish list document. We do have the document and will refer to it for planning purposes.
3. Code enforcement, as well as, the Administration activity will include the dissemination of Fair Housing and Landlord/Tenant Acts information. The city hopes this information helps in reducing the amount of “slumlords” in the CDBG target area. We hope to continue our past affordable housing efforts and adapt any creative solutions to providing affordable housing in the city.
4. Planning is a category to effectively plan and coordinate with various entities to achieve the goals listed in the Consolidated Plan. For the 2014-2015 Annual Program Year, these dollars are figured into the Administration project. The more specific goals of the plan will be centered on the high priority needs listed in the Needs Assessment. The city does absorb unspent dollars from the other projects. Typically, the city leverages its funds with the other entities’ dollars to stretch the CDBG amount in the project which typically does not yield any balances.